

AGRICULTURE – Weather Based Crop Insurance Scheme (WBCIS) – Rabi 2011- 12 – Notification for Mango and Banana - for implementation of the Scheme - Orders – Issued.

AGRICULTURE & CO - OPERATION (FPII) DEPARTMENT

G.O.Rt.No. 7 Dated :03.01.2012. Read :

1. From the Commissioner & Director of Agriculture, A.P., Hyderabad, Letter No.Crop.Ins.(2) 601/2011, dated:14.12.2011.

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ORDER:

The following Notification shall be published in the A.P. State Gazette:

NOTIFICATION

The Government of Andhra Pradesh hereby notify the Mango and Banana Crop (Fruit) in the following districts for implementation of pilot Weather Based Crop Insurance Scheme (WBCIS) during Rabi 2011- 12 in Andhra Pradesh. The main features / Operational Modalities of the scheme and Term Sheets vide Annexure I to IX in respect of Mango Crop and in Annexure I to XIII in respect of Banana crop are appended to this Order.

SL. No.	District	Crop proposed Notify
1.	Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, Kadapa, Kurnool, Chittoor, Rangareddy, Mahaboobnagar, Nalgonda, Warangal, Khammam, Karimnagar and Adilabad (16 districts)	Mango
2.	Vizianagaram, East Godavari & YSR Kadapa (3 districts)	Banana

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

V. NAGI REDDY PRINCIPAL SECRETARY TO GOVERNMENT

То

The Commissioner of Printing & Stationery (Printing Wing), Chanchalguda, Hyderabad, with a request to publish the Notification in the A.P. Extraordinary Gazette and supply 10 copies of the same.

The Commissioner & Director of Agriculture, A.P., Hyderabad.

Copy to the Deputy General Manager AIC of India Limited, Hyderabad. Sf/Sc.

// FORWARDED BY ORDER //

SECTION OFFICER

Notification of Mango Crop under Pilot Weather Based Crop Insurance Scheme during Rabi 2011-12 season.

THE MAIN FEATURES / OPERATIONAL MODALITIES

Weather Based Crop Insurance Scheme (WBCIS) helps to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Humidity etc. In accordance with the administrative instructions of the Department of Agriculture & Cooperation of Ministry of Agriculture, Government of India vide their letter ref.no.13011/01/2008-credit II dated 10th March, 2011, Government of Andhra Pradesh is implementing WBCIS on Pilot basis during Rabi, 2011-12 season for Mango Plantations in all the Mandals of Adilabad, Karimnagar, Mahabubnagar, Rangareddy, Nalgonda, Warangal, Khammam, Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, Chittoor, Kurnool and Kadapa districts.

1. CROP NOTIFIED:

MANGO Plantations in all the mandals of Adilabad, Karimnagar, Mahabubnagar, Rangareddy, Nalgonda, Warangal, Khammam, Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, Chittoor, Kurnool and Kadapa districts.

2. REFERENCE WEATHER STATIONS:

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with a list of corresponding Reference Weather Stations (RWS) and Back up Weather Stations (BWS) is annexed (annexure-II.1 to II.16). In case of non availability of weather data from the mentioned Reference Weather Stations or from Back up Weather Stations, as alternative, State Govt. Mandal level Rainguage Stiations/IMD Weather Stations will be considered for weather data updating.

3. AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' for weather data. To the extent feasible, such Reference Unit-Area shall be restricted to Mandal for notified weather parameters.

4. CULTIVATORS ELIGIBLE FOR COVERAGE:

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Plantation i.e., Mango either Irrigated or Unirrigated in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

Compulsory: For all LOANEE APPLICANT CULTIVATORS i.e. those who have sanctioned Credit Limit from Financial Institutions (Co.op Banks, Commercial Banks including private commercial Banks, RRB's etc.,) for the Notified Crops in a Reference Unit Area.

Voluntary: For NON-LOANEE CULTIVATORS i.e. those who do not have Sanctioned Credit Limit from any Financial Institution for the Notified Crops in a Reference Unit Area.

5. PERILS COVERED:

Following are the weather perils, which are deemed to cause "Adverse Weather Incidence" affecting crop health, leading to crop loss, would be covered under the Scheme:

- i) Excess/Unseasonal Rainfall
- ii) Pests & Diseases (High Rh & Low Temp.)
- iii) Daily Temperature Fluctuation
- iv) Daily Maximum Wind Speed
 - **6. RISK PERIOD**: Risk period commences from 1st January, 2011 to and the table containing the coverage periods at phases as given here:

Table-1: Coverage details:

•		Period: From to		
S.No	Name of the cover			
		1 st January, 2012 to		
1	Excess/Unseasonal Rainfall Cover	29 th February, 2012		
		1 st January, 2012 to		
2	Cover against Pest and Disease incidence	29 th February, 2012		
	Daily Temperature Flustuation Cover	1 st January, 2012 to		
3	Daily Temperature Fluctuation Cover	15 th March, 2012		
4	Daily Max Wind Speed Cover	1 st March, 2012 to		
		31 st May, 2012		

- **7. RISK ACCEPTANCE PERIOD**: From the date of notification till 31st December, 2011
- 8. SEASONALITY DISCIPLINE: Seasonality Discipline and the broad cut-off dates are indicated below:

Table-2:

SL	ACTIVITY	For Loanee Farmers	For Non-loanee
No.			Farmers
1	Cut off date for risk coverage	Having availed the	
		Loan/Sanctioned	Submission of
		Credit Limit from 01-	Proposals on or before
		07-2011 till 31 st	31 st January, 2012
		January, 2012	
2	Submission of Decl. by Nodal	On or before 29 th	On or before
	Banks to AIC of India Ltd.,	February, 2012	15 th February, 2012
3	Insurance Intermediaries/Micro	On or before	
	AIC of India Ltd.,		15 th February, 2012

9. COVERAGE PROCEDURE:

- (a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).
- (b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (FIs) at the grass-root level; Dept. of Horticulture/Agriculture, the Insurance Intermediaries, Micro Insurance Agents and Authorised Representative of AIC.
- (c) Nodal Bank Branches shall be paid by AIC a service charge of 5% on the actual premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.
- (d) Operational Modalities to the Financial Institutions are annexed here(annexure IX)

10. SUM INSURED:

Rs.450/- per tree in the age group of 5-15 years and **Rs.800/-** per tree in the age group of 16-50 years.

Loanee Applicant Cultivator's: `Area under cultivation' for the Notified Plantation as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectare i.e., on average for 100 mango trees coverage.

Non-Loanee Cultivators: The Cultivators shall declare the `area under cultivation' for each Notified Plantation in the Insurance Proposal Form. Similar to loanee the coverage of hectare means average of 100 mango trees.

11. PREMIUM RATE, SUBSIDY AND REMITTENCE OF PREMIUM:

A ready reckoner of Premium sharing, subsidy portion and farmer's Contribution is presented in the table. The farmer's contribution is exactly 50% of the total premium i.e., 6% of Sum insured. The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on 50:50 basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the full premium.

The premium shall be remitted through Demand Draft favoring "AIC of India, A/c no.008010200023922 payable at **Hyderabad**". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

	TABLE SHOWING THE PREMIUM SHARING FOR MANGO PLANTATIONS										
Age of the	S.I per Tree	Actuarial Premium	Premium	Subsidy from State	Subsidy from Govt. of	Farm	armers Contribution Rs./-				
Tree	Rs./-	Rate	Rs./-	Govt. Rs./-	India Rs./-	Per tree	Per Acre	Per Hectare			
5-15 Yrs.	450	11.50%	51.75	13	13	26	1,040	2,600			
16-50 Yrs	800	11.50%	92.00	23	23	46	1,840	4,600			

12. COMPENSATION PAY-OUT: Payout computation would be based on the notified weather parameters and the details of triggers are specified in the term sheets as shown in item 17. Maximum payout will be limited to Sum Insured.

TRIGGER WEATHER: Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of Mango in all the mandals of all these 16 districts being notified. The relevant term sheets applicable for these mandals of the said districts are annexed herewith (Annexure I.1 to I.16)

13. **SUBMISSION & STORING OF WEATHER DATA**: Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Disaster Mitigation Society of planning dept. of Govt. of Andhra Pradesh to AIC on day to day basis for the insured period i.e., from 1st January, 2012 to 31st May, 2012.

REFERENCE WEATHER STATION: This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which payouts are processed.

BACK-UP WEATHER STATION: It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current season is unavailable/defective for any reason. Names of both Reference and Back-up Weather Stations are detailed in annexure II.1 to II.16.

14. PAY-OUT DISBURSEMENT:

- (a) Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.
- (b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Payouts would be automatically computed by AIC on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank Account.

15. ADMINISTRATION OF THE SCHEME:

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

16. PUBLICITY & AWARENESS:

Dept. of Horticulture/Agriculture would take up wide publicity and awareness camps in coordination with AIC to popularize the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

17. TERM SHEET:

The term sheets contain the details of triggers for Excess/Unseasonal Rainfall, Average Relative Humidity, Maximum & Minimum Temperature and Maximum Wind speed wherever applicable.

18. LIMITATIONS & DISCLAIMERS:

- (a) The Scheme is NOT a Yield Guarantee Scheme, and is based on "Area Approach" as opposed to "Individual Approach" – whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:
- (b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/ personal statement/ declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

Enclosures:

- 1. Annexure I.1.a to 1.16.g -- Term Sheets for the 16 districts being notified
- 2. Annexure II.1 to II.16 -- Notified RUAs & List of AWS/BWS for the 16 districts
- 3. Annexure III -- WBCIS Proposal Form
- 4. Annexure IV -- WBCIS Declaration Form (Loanee)
- 5. Annexure V -- WBCIS Declaration Form (Non-loanee)
- 6. Annexure VI -- WBCIS Declaration Form (Insurance Intermediary)
- 7. Annexure VII -- Proforma of List of Cultivators Loanee Farmers
- 8. Annexure VIII -- Proforma of List of Cultivators Non-loanee Farmers
- 9. Annexure IX -- WBCIS Guidelines for Bankers

Mandals: Rebbana, kagaznagar, Sirpur (T), Koutala,

State: ANDHRA PRADESH
District: ADILABAD

Annexure I.1.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age		
Notional Payout Rs./Tree./mm	11	20		
Maximum payout (Rs.)	110	200		

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in 0c)	31	33.0	35.0	37			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Min. Temperature (in ⁰ c)	12.5	13.5	15.0	16.5	18.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5		

Payout Structure :

	Payout Structure										
Daily Temp.		5-15 Years of age			15-50 Years of age						
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger							
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

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	Payout Structure									
Daily Max Wind	Daily Max 5-			5-15 Years of age	15 Years of age		15-50 Years of age			
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals : Nennal

State: ANDHRA PRADESH
District: ADILABAD

Annexure I.1.b

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	
Max. Temperature (in 0c)	31	33.0	35.0	37	
Average RH	75.0	75.0	75.0	75.0	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Min. Temperature (in ⁰ c)	12.5	13.5	15.0	16.5	18.0	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5	

Payout Structure :

	Payout Structure							
Daily Temp.				5-15 Years of age			15-50 Years of a	ge
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger						
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

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Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals : Mandamarri

State: ANDHRA PRADESH
District: ADILABAD

Annexure I.1.c

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb		
Max. Temperature (in 0c)	31	33.0	35.0	37		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Min. Temperature (in ⁰ c)	12.5	13.5	15.0	16.5	18.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5		

Payout Structure :

	Payout Structure										
Daily Temp.			5-15 Years of age			15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger							
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

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	Payout Structure										
Daily Max Wind		5-15 Years of age				15-50 Years of age					
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals : Mancheryal

State: ANDHRA PRADESH
District: ADILABAD

Annexure I.1.d

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

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Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb		
Max. Temperature (in 0c)	31	33.0	35.0	37		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Min. Temperature (in ⁰ c)	12.5	13.5	15.0	16.5	18.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5		

Payout Structure :

	Payout Structure									
Daily Temp.				5-15 Years of age			15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

			Daily Max \	Vind Trigger			
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your on act	4 0 0 0 0 0 0										
	Payout Structure										
Daily Max Wind				5-15 Years of age		15-50 Years of age					
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum	Insured	Premium	(Rs/Tree)	Premiur	n(%)
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals: Talamadugu, Tamsi, Gudihathnoor, Ichoda, Bajrahatnoor, Boath, Neredigonda, Sarangapur, Kuntala, Kubeer, Bhainsa, Tanur, Mudhole, Lokeshwaram, State: ANDHRA PRADESH Dilwarpur, Nirmal, Laxmanchadda, Mamda, Khanpur District : **ADILABAD**

Annexure I.1.e

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 29-Feb-12 to

Index: Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout 5-15 Yrs of age 15-50 Yrs of age (Rs.) 115 Rs. 200 Rs.

> Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in 0c)	31	33.0	35.0	37			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-N							
Min. Temperature (in ⁰ c)	12.5	13.5	15.0	16.5	18.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5		

Payout Structure :

	Payout Structure									
Daily Temp.				5-15 Years of age			15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

			Daily Max \	Vind Trigger			
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your on act	*********										
	Payout Structure										
Daily Max Wind				5-15 Years of age		15-50 Years of age					
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum	Insured	Premium	(Rs/Tree)	Premiur	n(%)
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals: Adilabad, Jainad, Bela, Narnoor, Indervalli, Kaddampeddur, Utnoor, Jainoor, Kerameri, Sirpur(U), Jannaram

State: ANDHRA PRADESH District : ADILABAD

Annexure I.1.f Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 29-Feb-12 to

Index: Consecutive two day's rainfall in excess of (ERS 1)

30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age	
Notional Payout Rs./Tree./mm	11	20	
Maximum payout (Rs.)	110	200	

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in 0c)	31	33.0	35.0	37		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Ma							
Min. Temperature (in ⁰ c)	12.5	13.5	15.0	16.5	18.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5		

Payout Structure :

	Payout Structure								
Daily Temp.		5-15 Years of age		15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger						
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your ourasi	out off action .								
Payout Structure									
Daily Max Wind			5-15 Years of age			15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals : Jaipur

State: ANDHRA PRADESH
District: ADILABAD

Annexure I.1.g

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in 0c)	31	33.0	35.0	37		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-								
Min. Temperature (in ⁰ c)	12.5	13.5	15.0	16.5	18.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5			

Payout Structure :

	Payout Structure										
Daily Temp.				5-15 Years of age			15-50 Years of age				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger								
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on act	7,00.0										
Payout Structure											
Daily Max Wind			5-15 Years of age			15-50 Years of age					
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12.0%	12.0%	

Mandals: Dandepalli, Luxettipet, Kasipet, Tiryani, Asifabad, Wankdi

State: ANDHRA PRADESH District : ADILABAD

Annexure I.1.h

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 29-Feb-12 to

Index: Consecutive two day's rainfall in excess of (ERS 1)

25 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Fe							
Max. Temperature (in 0c)	31	33.0	35.0	37			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-								
Min. Temperature (in ⁰ c)	12.5	13.5	15.0	16.5	18.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5			

Payout Structure :

	Payout Structure										
Daily Temp.				5-15 Years of age			15-50 Years of age				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger									
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure :

your on act											
Payout Structure											
Daily Max 5-15 Years of age				15-50 Years of age							
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12.0%	12.0%	

Mandals: Chennur, Vemanpalli, Kotapalle

State: ANDHRA PRADESH
District: ADILABAD

Annexure I.1.i

5 mm. (in

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb				
Max. Temperature (in ⁰ c)	31	33.0	35.0	37				
Average RH	75.0	75.0	75.0	75.0				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar					
Min. Temperature (in ⁰ c)	12.5	13.5	15.0	16.5	18.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5			

Payout Structure :

	Payout Structure												
Daily				5-15 Years of age			15-50 Years of age						
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger									
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure :

your on act											
Payout Structure											
Daily Max 5-15 Years of age				15-50 Years of age							
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12.0%	12.0%	

Mandals : Bellampalli

State: ANDHRA PRADESH District : ADILABAD

Annexure I.1.j

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index:

Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in 0c)	31	33.0	35.0	37		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mai							
Min. Temperature (in ⁰ c)	12.5	13.5	15.0	16.5	18.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5		

Payout Structure :

	Payout Structure								
Daily Temp.		5-15 Years of age 15-50 Years of age		5-15 Years of age		ge			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger						
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your ourasi	out off action .								
Payout Structure									
Daily Max Wind			5-15 Years of age			15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals: Tandur, Bheemni, Dahegoan, Bejjur

State: ANDHRA PRADESH District : ADILABAD

Annexure I.1.k

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 29-Feb-12 to

Index: Consecutive two day's rainfall in excess of (ERS 1)

25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	31	33.0	35.0	37		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to								
Min. Temperature (in ⁰ c)	12.5	13.5	15.0	16.5	18.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5			

Payout Structure :

	Payout Structure										
Daily Temp.				5-15 Years of age			15-50 Years of age				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger								
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your ourasi	Oli dottal o .									
Payout Structure										
Daily Max Wind			5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12.0%	12.0%	

State: ANDHRA PRADESH
District: KARIMNAGAR

Mandals : Medipalle, Kathlapur,. Metpalle,

Annexure I.2.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in 0c)	31	33.0	35.0	37			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar					1-Mar to 15-Mar			
Min. Temperature (in ⁰ c)	13.5	14.5	15.5	17.0	18.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5			

Payout Structure :

	Payout Structure										
Daily Temp.			5-15 Years of age			15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	50	45	45	40	40	40				

Payout Structure :

your on ao	out out dollars :											
	Payout Structure											
Daily Max Wind				5-15 Years of age	15 Years of age		15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs 5-15 Yrs.		15-50 Yrs
450	800	54	96	12.0%	12.0%

State: ANDHRA PRADESH
District: KARIMNAGAR

Mandals : Mallial, Pegadapalle, Kodimiyal

Annexure I.2.b

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

	Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb										
Max. Temperature (in 0c)	31	33.0	35.0	37						
Average RH										

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

	Trigger Temperature Range									
Fortnights	Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in ⁰ c)	15.5	17.0	18.5							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to										
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5					

Payout Structure :

	Payout Structure												
Daily	5-15 feats of age						15-50 Years of age						
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure :

your on ao	out out dollars :											
	Payout Structure											
Daily Max Wind				5-15 Years of age	15 Years of age		15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

State: ANDHRA PRADESH
District: KARIMNAGAR

Mandals : Koratla, Ibrahimpatnam, Mallapur

Annexure I.2.c

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

001011011041		12 10 20100
Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters					
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb					
Max. Temperature (in 0c)	31	33.0	35.0	37	
Average RH	75.0	75.0	75.0	75.0	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar						
Min. Temperature (in ⁰ c)	13.5	14.5	15.5	17.0	18.5	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5	

Payout Structure :

	Payout Structure								
Daily				5-15 Years of age			15-50 Years of age		
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

out outdottallo.									
Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

State: ANDHRA PRADESH
District: KARIMNAGAR

Mandals : Koheda, Chigurumamidi, Bejjanki, Thimmapur, Manakondur, Ramadurg, Choppadandi, Gangadhara, Julapalli, Peddapalli, Dharmaram, Ramagundam, Sultanabad, Boinpalli, Ellanthakunta. Ramadugu

Annexure I.2.d Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters					
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb					
Max. Temperature (in 0c)	31	33.0	35.0	37	
Average RH	75.0	75.0	75.0	75.0	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c)	13.5	14.5	15.5	17.0	18.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5			

Payout Structure :

	Payout Structure									
Daily			5-15 Years of age			15-50 Years of age				
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

out outdour o											
	Payout Structure										
Daily Max Wind			5-15 Years of age		15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

State: ANDHRA PRADESH
District: KARIMNAGAR

Mandals : Jagityal, Gollapalli, Velagatoor

Annexure I.2.e

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	31	33.0	35.0	37			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	13.5	14.5	15.5	17.0	18.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5		

Payout Structure :

	Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of a	ge		
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your on ao	out offacture .									
	Payout Structure									
Daily Max Wind		5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	5-15 Yrs. 15-50 Yrs		15-50 Yrs
450	800	54	96	12.0%	12.0%

State: ANDHRA PRADESH District : **KARIMNAGAR**

Mandals : Husnabad, Bheemdevarapalli, Elkathurthi, Kamalapur, Huzurabad, Kesavapatnam, Saidapur, Jammikunta, Veenavanka, Odela, Srirampur, Mutharam Manthani, Kamanpur, Manthani,

Malharrao, Kataram, Mahadevpur, Mutharam(Mah)

Annexure I.2.f

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index:

Consecutive two day's rainfall in excess of (ERS 1)

25 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period · to 29-Feb-12 1-Jan-12

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Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	31	33.0	35.0	37			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-N								
Min. Temperature (in ⁰ c)	13.5	14.5	15.5	17.0	18.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5			

Payout Structure :

	Payout Structure									
Daily Temp.				5-15 Years of age			15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

out off action .										
Payout Structure										
Daily Max Wind	,		5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15 Yrs.		5-15 Yrs.	15-50 Yrs		
450	800	54	96	12.0%	12.0%	

State: ANDHRA PRADESH Mandals : Sircilla, Mustabad, Gambhiraopet, Yellareddipet, Konaraopet, Vemulawada, Chandurthi,

Annexure I.2.g

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

District :

KARIMNAGAR

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in 0c)	31	33.0	35.0	37			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-N								
Min. Temperature (in ⁰ c)	13.5	14.5	15.5	17.0	18.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5			

Payout Structure :

	Payout Structure									
Daily Temp.				5-15 Years of age			15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure :

your on ao	·											
	Payout Structure											
Daily Max Wind				15-50 Years of age								
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs 5-15 Yrs. 15		15-50 Yrs
450	800	54	96	12.0%	12.0%

State: ANDHRA PRADESH
District: KARIMNAGAR

Mandals : Raikal, Sarangapur, Dharmapuri

Annexure I.2.h

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

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Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb									
Max. Temperature (in ⁰ c)	31	33.0	35.0	37					
Average RH	75.0	75.0	75.0	75.0					

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-M									
Min. Temperature (in ⁰ c)	13.5	14.5	15.5	17.0	18.5				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar				
Max.Temperature (in ⁰ c)	31.5	33.5	35.5	37.5	39.5				

Payout Structure :

	Payout Structure										
Daily Temp.				5-15 Years of age			15-50 Years of a	ge			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure :

your on ao	·											
	Payout Structure											
Daily Max Wind				15-50 Years of age								
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs 5-15 Yrs. 15		15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals: Atmakur, Wanaparthy, Pebbair, Pangal, Veepanagandla, Kollapur, Kothakota, Kudair, Peddakothapalle, Lingal, Amrabad, Balmoor, Telkapalli, Gopalpet, Nagarkurnool, Uppunuthala, State: ANDHRA PRADESH Atchempeta District: **MAHABUBNAGAR**

Annexure I.3.a

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period · 1-Jan-12 to 29-Feb-12

COVOLI CITOR .	i ouii	12 10	20100
Maximum payout	5-15 Yrs of age	15-50 Yrs o	of age
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in ⁰ c)	30	33.0	35.0	36.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar						
Min. Temperature (in ⁰ c)	13.5	15	16	17.0	19.0	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in ⁰ c)	31	34	35.5	37.5	39	

Payout Structure :

	Payout Structure									
Daily Temp.				5-15 Years of age			15-50 Years of a	je		
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure

your or acc	out outdoute :									
	Payout Structure									
Daily Max Wind		5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Balanagar, Nawabpet, Keshampet, Mahabubnagar, Devarakadra, Dhanwada, Mangasnoor, Makthal, Narva, C C Kunta, Kondurg, Faruqnagar, Kothur

Annexure I.3.b
Unit: Tree

State: ANDHRA PRADESH
District: MAHABUBNAGAR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

001011011041		12 10 20100
Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	30	33.0	35.0	36.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Ma							
Min. Temperature (in ⁰ c)	13.5	15	16	17.0	19.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	31	34	35.5	37.5	39		

Payout Structure :

	Payout Structure											
Daily Temp.				5-15 Years of age			15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure

your on dor	u. u .											
	Payout Structure											
Daily Max Wind			5-15 Years of age			15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12%	12%	

Mandals : Bommraspet,

Annexure I.3.c Unit : Tree

State: ANDHRA PRADESH
District: MAHABUBNAGAR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in ⁰ c)	30	33.0	35.0	36.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c)	13.5	15	16	17.0	19.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	31	34	35.5	37.5	39			

Payout Structure :

	Payout Structure									
Daily				5-15 Years of age			15-50 Years of age			
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure

your on dor	u. u .													
	Payout Structure													
Daily Max Wind	5-15 Years of age		15-50 Years of age											
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout						
Range 1	20	50	0.34		10.08	0.60		18						
Range 2	50	90	0.73	10.08	39.2	1.30	18	70						
Range 3	90	110	1.68	39.2	72.8	3.00	70	130						
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0						

1	Total Sum	m Insured Premium(Rs/Tree)		Premium(%)		
5-1	5 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs
	450	800	54	96	12%	12%

Mandals : Damaragidda, Narayanpet, Utkoor

Annexure I.3.d Unit : Tree

State: ANDHRA PRADESH
District: MAHABUBNAGAR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb								
Max. Temperature (in ⁰ c) 30 33.0 35.0								
Average RH	75.0	75.0	75.0	75.0				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in °c) 13.5 15 16 17.0									
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar				
Max.Temperature (in ⁰ c)	31	34	35.5	37.5	39				

Payout Structure :

	Payout Structure											
Daily				5-15 Years of age			15-50 Years of ag	je				
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure

your on dor	u. o .													
	Payout Structure													
Daily Max Wind	5-15 Years of age		15-50 Years of age											
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout						
Range 1	20	50	0.34		10.08	0.60		18						
Range 2	50	90	0.73	10.08	39.2	1.30	18	70						
Range 3	90	110	1.68	39.2	72.8	3.00	70	130						
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0						

1	Total Sum	al Sum Insured Premium(Rs/Tree)		Premium(%)		
5-1	5 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs
	450	800	54	96	12%	12%

Mandals : Doulathabad

Annexure I.3.e Unit : Tree

State: ANDHRA PRADESH
District: MAHABUBNAGAR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in 0c)	30	33.0	35.0	36.5		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar						
Min. Temperature (in ⁰ c)	13.5	15	16	17.0	19.0	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in ⁰ c)	31	34	35.5	37.5	39	

Payout Structure :

	Payout Structure								
Daily				5-15 Years of age			15-50 Years of ag	je	
Temp. Deviation	>T1	<= T2	Variable Payout	Variable Payout Fixed Payout Total Payout			Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure

your or acc	out outdoor .									
	Payout Structure									
Daily Max Wind	5-15 Years of age			15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

1	otal Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-1	5 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
	450	800	54	96	12%	12%

Mandals : Ghattu, Dharur, Gadwal, Maldakal, Aiza, Waddepalli, Manopadu, Alampur, Itikyal

Annexure I.3.f
Unit: Tree

State: ANDHRA PRADESH
District: MAHABUBNAGAR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	30	33.0	35.0	36.5		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in ⁰ c)	17.0	19.0							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar				
Max.Temperature (in ⁰ c)	31	34	35.5	37.5	39				

Payout Structure :

	Payout Structure											
Daily				5-15 Years of age		15-50 Years of ag	je					
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure

your on dor	u. o .													
	Payout Structure													
Daily Max Wind				5-15 Years of age			15-50 Years of age							
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout						
Range 1	20	50	0.34		10.08	0.60		18						
Range 2	50	90	0.73	10.08	39.2	1.30	18	70						
Range 3	90	110	1.68	39.2	72.8	3.00	70	130						
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0						

Total Sum Insured			Premium	(Rs/Tree)	Premium(%)	
5-1	5 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
	450	800	54	96	12%	12%

Mandals : Jadcherla, Talakondapalli, Amangal, Madgul, Midjil, Veldanda, Vangoor, Kalwvakurthy, Thimmarajipeta, Bhootpur, Addakal, Ghanpur, Bijinepalle, Tandur, Peddamandadi

Annexure I.3.g
Unit: Tree

State: ANDHRA PRADESH
District: MAHABUBNAGAR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 1-Jan-12
 to
 29-Feb-12

 Maximum payout
 5-15 Yrs of age
 15-50 Yrs of age

(Rs.) 115 Rs. 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb									
Max. Temperature (in °c) 30 33.0 35.0 36.5									
Average RH	75.0	75.0	75.0	75.0					

	5-15 Years of age 15-50 Years of ag			
Strike at (No. of days)	3	3		
Exit (°C):	7	7		
Notional Payout (Rs./ day):	23.00	40.00		
Maximum Payout (Rs.):	115	200		

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in ⁰ c)	17.0	19.0							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar				
Max.Temperature (in ⁰ c)	31	34	35.5	37.5	39				

Payout Structure :

	Payout Structure											
Daily				5-15 Years of age		15-50 Years of ag	je					
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure

your on dor	40141.0										
	Payout Structure										
Daily Max Wind				5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-1	5 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
	450	800	54	96	12%	12%

Mandals : Kodangal

Annexure I.3.h
Unit : Tree

State: ANDHRA PRADESH
District: MAHABUBNAGAR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in 0c)	30	33.0	35.0	36.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-M								
Min. Temperature (in ⁰ c)	13.5	15	16	17.0	19.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	31	34	35.5	37.5	39			

Payout Structure :

	Payout Structure									
Daily				5-15 Years of age			15-50 Years of ag	je		
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure

your on dor	40141.0										
	Payout Structure										
Daily Max Wind				5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-1	5 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
	450	800	54	96	12%	12%

Mandals : Kosigi, Maddur, Koilkonda, Hanwada

Annexure I.3.i
Unit : Tree

State: ANDHRA PRADESH
District: MAHABUBNAGAR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

0010.101100.		12 10 20100
Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in 0c)	30	33.0	35.0	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar					
Min. Temperature (in ⁰ c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max.Temperature (in ⁰ c)	31	34	35.5	37.5	39

Payout Structure :

	Payout Structure								
Daily				5-15 Years of age			15-50 Years of age		
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure

your or acc	t ou dotare :								
	Payout Structure								
Daily Max Wind				5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured Premium(Rs/Tree)		Premiu	m(%)			
5-1	5 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
	450	800	54	96	12%	12%

Mandals: Ibrahimpatnam, Hayathanagar, Ghatkesar, Uppal, Keesara, malkajigiri, State: ANDHRA PRADESH Shameerpet, Medchal District: RANGAREDDY

Annexure I.4.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 29-Feb-12 to

Index: 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) Consecutive two day's rainfall in excess of (ERS 1) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters				
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb				
Max. Temperature (in 0c)	30	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Ma										
Min. Temperature (in ⁰ c)	13	14	15.5	17.0	19.0					
Fortnights	1-Jan to 15-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar						
Max.Temperature (in ⁰ c)	31	34	35.5	37.5	39.5					

Payout Structure :

your on aor	uio.												
	Payout Structure												
Daily				5-15 Years of age		15-50 Years of age							
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May					
Wind speed(Km/Hr)	45	40	40	35	35	30					

Payout Structure :

your on act	u. u .												
	Payout Structure												
Daily Max Wind				5-15 Years of age	5-15 Years of age		15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	20	50	0.34		10.08	0.60		18					
Range 2	50	90	0.73	10.08	39.2	1.30	18	70					
Range 3	90	110	1.68	39.2	72.8	3.00	70	130					
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0					

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12%	12%	

State: ANDHRA PRADESH
District: RANGAREDDY

Mandals : Kandukuru

Annexure I.4.b

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb									
Max. Temperature (in ⁰ c)	30	33.0	35.0	37					
Average RH 75.0 75.0 75.0 75.0									

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in ⁰ c)	13	14	15.5	17.0	19.0				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar				
Max.Temperature (in ⁰ c)	31	34	35.5	37.5	39.5				

Payout Structure :

	Payout Structure												
Daily Max			5-15 Years of age			15-50 Years of age							
Wind Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May					
Wind speed(Km/Hr)	45	40	40	35	35	30					

Payout Structure

your on aor	ndotaro:										
	Payout Structure										
Daily Max Wind				5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Maheshwaram, Shamshabad, Saroornagar State: ANDHRA PRADESH

District : RANGAREDDY

Annexure I.4.c

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in ⁰ c)	30	33.0	35.0	37			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-N								
Min. Temperature (in ⁰ c)	13	14	15.5	17.0	19.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	31	34	35.5	37.5	39.5			

Payout Structure :

	Payout Structure								
Daily Max				5-15 Years of age		15-50 Years of age			
Wind Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on ao	at ordotalo.									
	Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age			
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

State: ANDHRA PRADESH
District: RANGAREDDY

Mandals : Manchal, Yacharam

Annexure I.4.d

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in 0c)	30	33.0	35.0	37			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age	
Strike at (No. of days)	3	3	
Exit (°C):	7	7	
Notional Payout (Rs./ day):	23.00	40.00	
Maximum Payout (Rs.):	115	200	

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-M								
Min. Temperature (in ⁰ c)	13	14	15.5	17.0	19.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	31	34	35.5	37.5	39.5			

Payout Structure :

	Payout Structure										
Daily Max	,		5-15 Years of age			15-50 Years of age					
Wind Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75	,	15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger								
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
ĺ	Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on aoi	7d dotal o .											
	Payout Structure											
Daily Max			5-15 Years of age			15-50 Years of age						
Wind Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12%	12%	

State: ANDHRA PRADESH District : RANGAREDDY

Mandals: Moinabad, Rajendranagar, Shankarapalli, Serilingampalli, Balanagar, Qutbullapur

Annexure I.4.e

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 29-Feb-12 to

Index: Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age	
Notional Payout Rs./Tree./mm	11	20	
Maximum payout (Rs.)	110	200	

200 Rs.

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12 Maximum payout 5-15 Yrs of age 15-50 Yrs of age (Rs.)

115 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in ⁰ c)	30	33.0	35.0	37			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

 Trigger Temperature Range

 Fortnights
 1-Jan to 15-Jan
 16-Jan to 31-Jan
 15-Feb to 29-Feb
 1-Mar to 15-Mar

 Min. Temperature (in °c)
 13
 14
 15.5
 17.0
 19.0

 Fortnights
 1-Jan to 15-Jan
 16-Jan to 31-Jan
 1-Feb to 14-Feb
 15-Feb to 29-Feb
 1-Mar to 15-Mar

 Max.Temperature (in °c)
 31
 34
 35.5
 37.5
 39.5

Payout Structure :

	Payout Structure										
Daily Max Wind			5-15 Years of age			15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure

. your ourasi	out out dollars :										
	Payout Structure										
Daily Max Wind				5-15 Years of age		15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium(R	Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

State: ANDHRA PRADESH Mandals : Parigi, Doma, Kulkacherla, Gandeed, Yelal, Tandur, Basheerabad,

Annexure I.4.f

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

RANGAREDDY

District :

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	30	33.0	35.0	37		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	13	14	15.5	17.0	19.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	31	34	35.5	37.5	39.5		

Payout Structure :

	Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of a	ge		
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your on act	out outdottero.									
	Payout Structure									
Daily Max Wind			5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum	Insured	Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

State: ANDHRA PRADESH
District: RANGAREDDY
Mandals: Pudur,

Mandals: Pudur, Chevalla, Shabad

Annexure I.4.g

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	30	33.0	35.0	37			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c)	13	14	15.5	17.0	19.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	31	34	35.5	37.5	39.5			

Payout Structure :

	Payout Structure									
Daily Max Wind		5-15 Years of age				15-50 Years of age				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	50	45	45	40	40	40		

Payout Structure

your on aor	u. u .											
	Payout Structure											
Daily Max Wind	•		5-15 Years of age			15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs 5-15 Yrs.		15-50 Yrs
450	800	54	96	12%	12%

State: ANDHRA PRADESH Mandals : Vikarabad, Marpalli, Mominpet, Nawabpet, Bantaram, Peddemul, Dharur,

Annexure I.4.h

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

RANGAREDDY

District:

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in 0c)	30	33.0	35.0	37			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Ma							
Min. Temperature (in ⁰ c)	13	14	15.5	17.0	19.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	31	34	35.5	37.5	39.5		

Payout Structure :

	Payout Structure									
Daily Max Wind		5-15 Years of age				15-50 Years of age				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger									
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure :

your on ao.										
Payout Structure										
Daily Max Wind				5-15 Years of age			15-50 Years of age			
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12%	12%	

Mandals : Alair

Annexure I.5.a Unit: Tree

State: ANDHRA PRADESH
District: NALGONDA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 1-Jan-12
 to
 29-Feb-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to									
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36					
Average RH	75.0	75.0	75.0	75.0					

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 15-Feb to 29-Feb 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Fortnights Min. Temperature (in ⁰c) 14.5 15.5 16.5 18.0 19.5 Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar

33

Payout Structure :

Max.Temperature (in ⁰c)

,										
Payout Structure										
Daily Temp.				5-15 Years of age			15-50 Years of a	ige		
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

34.5

36.5

38.5

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

30.5

Daily Max Wind Trigger									
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure :

out official of									
Payout Structure									
Daily Max Wind			5-15 Years of age				15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12%	12%	

Mandals : Atmakur (M), Gundala, Thirumalagiri, Tungathurthi, Nuthankal, Jajireddigudem, Saligouraram, Mothkur

State: ANDHRA PRADESH
District: NALGONDA

Annexure I.5.b

Unit : Tree

5 mm. (in

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 1-Jan-12
 to
 29-Feb-12

 Waximum payout
 5-15 Yrs of age
 15-50 Yrs of age

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters								
Fortnights	15-Feb to 29-Feb							
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36				
Average RH	75.0	75.0	75.0	75.0				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c)	14.5	15.5	16.5	18.0	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	30.5	33	34.5	36.5	38.5			

Payout Structure :

	Payout Structure										
Daily Temp.	5-15 Years of age				15-50 Years of age						
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

out outdoute.											
Payout Structure											
Daily Max Wind				5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	Yrs. 15-50 Yrs 5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs		
450	800	54	96	12%	12%	

Mandals : Bommala Ramaram, Pochampalli

State: ANDHRA PRADESH
District: NALGONDA

Annexure I.5.c

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm

20 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c)	14.5	15.5	16.5	18.0	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	30.5	33	34.5	36.5	38.5			

Payout Structure :

	Payout Structure										
Daily Temp.	5-15 Years of age				15-50 Years of age						
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure :

your on ao	out offuctors.											
	Payout Structure											
Daily Max Wind				5-15 Years of age			15-50 Years of a	ige				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	5-15 Yrs. 15-50 Yrs		15-50 Yrs
450	800	54	96	12%	12%

Mandals : Bhuvanagiri

Annexure I.5.d

Unit : Tree

5 mm. (in

State: ANDHRA PRADESH
District: NALGONDA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb									
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36					
Average RH	75.0	75.0	75.0	75.0					

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 29-Feb 1-Mar to 15-Mar										
Min. Temperature (in ⁰ c)	14.5	15.5	16.5	18.0	19.5					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar					
Max.Temperature (in ⁰ c)	30.5	33	34.5	36.5	38.5					

Payout Structure :

	Payout Structure											
Daily Temp.				5-15 Years of age			15-50 Years of a	ige				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure :

your on ao	out offuctors.											
	Payout Structure											
Daily Max Wind				5-15 Years of age			15-50 Years of a	ige				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	5-15 Yrs. 15-50 Yrs		15-50 Yrs
450	800	54	96	12%	12%

Mandals : Bibinagar

Annexure I.5.e Unit : Tree

NALGONDA District:

State: ANDHRA PRADESH

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Consecutive two day's rainfall in excess of (ERS 1) Index: 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12 Maximum payout 5-15 Yrs of age 15-50 Yrs of age (Rs.) 115 Rs. 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 15-Feb to 29-Feb 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Fortnights Min. Temperature (in ⁰c) 14.5 15.5 16.5 18.0 19.5 Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar

33

Payout Structure :

Max.Temperature (in ⁰c)

,										
	Payout Structure									
Daily Temp.	5-15 feats of age					15-50 Years of age				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

34.5

36.5

38.5

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

30.5

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

	out offactors.									
	Payout Structure									
Daily Max Wind	5-15 Years of age			5-15 Years of age	15-50 Years of age			ige		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	Yrs. 15-50 Yrs 5-15 Yrs.		15-50 Yrs
450	800	54	96	12%	12%

Mandals: Chityal, Narketpalli, Narayanpur, Munugode, Chjandur, Kangal, Chintapalli, Nampalli, Gurrampod, Anumula, Devarakonda, Pada Adiserlapalli, Peddavura,

Gundlapalli, Chandampet

Annexure I.5.f

Unit: Tree

5 mm. (in

State: ANDHRA PRADESH District: **NALGONDA**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 29-Feb-12 to

20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) Index: Consecutive two day's rainfall in excess of (ERS 1)

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Min. Temperature (in ⁰ c)	14.5	15.5	16.5	18.0	19.5	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in ⁰ c)	30.5	33	34.5	36.5	38.5	

Payout Structure :

	Payout Structure									
Daily Temp.				5-15 Years of age			5-15 Years of age 15-50 Years of age			ige
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your on ao	·								
	Payout Structure								
Daily Max Wind				5-15 Years of age			15-50 Years of a	ige	
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450	800	54	96	12%	12%	

Mandals : Choutuppal

Annexure I.5.g Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

State: ANDHRA PRADESH

District :

NALGONDA

Consecutive two day's rainfall in excess of (ERS 1) Index: 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12 Maximum payout 5-15 Yrs of age 15-50 Yrs of age (Rs.) 115 Rs. 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 15-Feb to 29-Feb								
Max. Temperature (in ⁰ c)	Max. Temperature (in °c) 30.5 32.5 34.0 36							
Average RH 75.0 75.0 75.0 75.0								

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 15-Feb to 29-Feb 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Fortnights Min. Temperature (in ⁰c) 14.5 15.5 16.5 18.0 19.5 Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar

33

Payout Structure :

Max.Temperature (in ⁰c)

,								
				Payout S	tructure			
Daily Temp.				5-15 Years of age			15-50 Years of a	ige
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

34.5

36.5

38.5

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

30.5

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

	at cractare.								
	Payout Structure								
Daily Max Wind				5-15 Years of age			15-50 Years of a	ige	
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450	800	54	96	12%	12%	

Mandals: Nalgonda, Thipparthi, Vemulapalli, Penpahad, Munagala, Nandigudem, Thripuraram, Miryalaguda, Garidepalli, Chilukur, Kodad, Nidamanur, Damercharla, Neredcherla, Mattampalle, Mellacheruvu, Huzurnagar,

Annexure I.5.h

Unit: Tree

State: ANDHRA PRADESH District: **NALGONDA**

(Rs.)

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 29-Feb-12 to

Index: Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

200 Rs.

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12 Maximum payout 5-15 Yrs of age 15-50 Yrs of age

115 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	14.5	15.5	16.5	18.0	19.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30.5	33	34.5	36.5	38.5		

Payout Structure :

	Payout Structure									
Daily Temp.			5-15 Years of age			15-50 Years of age				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on ao	out offdolding.										
	Payout Structure										
Daily Max Wind			5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : Turkapalli, Rajapet, Gundala

Annexure I.5.i Unit : Tree

State: ANDHRA PRADESH District : **NALGONDA**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 29-Feb-12 to

Index: 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) Consecutive two day's rainfall in excess of (ERS 1) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	14.5	15.5	16.5	18.0	19.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30.5	33	34.5	36.5	38.5		

Payout Structure :

	Payout Structure										
Daily Temp.				5-15 Years of age		15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Variable Payout Fixed Payout Total Payo			Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on ao	out outdouter.										
	Payout Structure										
Daily Max Wind				5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12%	12%	

Mandals : Valigonda, Ramannapet, Kattangur, Nakrekal, Kethepalli, Suryapet, Atmaklur (S), Mothe, Chivemula,

State: ANDHRA PRADESH
District: NALGONDA

Annexure I.5.j

Unit : Tree

5 mm. (in

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb									
Max. Temperature (in ⁰ c)	Max. Temperature (in °c) 30.5 32.5 34.0 36								
Average RH									

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in ⁰ c) 14.5 15.5 16.5 18.0 19.5									
Fortnights	Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-N								
Max.Temperature (in ⁰ c)									

Payout Structure :

	Payout Structure										
Daily Temp.				5-15 Years of age		15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Variable Payout Fixed Payout Total Payo			Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on ao	out outdouter.										
	Payout Structure										
Daily Max Wind				5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : Yadagirigutta

Annexure I.5.k Unit : Tree

State: ANDHRA PRADESH District : **NALGONDA**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 29-Feb-12 to

Index: 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) Consecutive two day's rainfall in excess of (ERS 1) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar						
Min. Temperature (in ⁰ c)	14.5	15.5	16.5	18.0	19.5	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in ⁰ c)	30.5	33	34.5	36.5	38.5	

Payout Structure :

	Payout Structure							
Daily Temp.				5-15 Years of age			15-50 Years of a	ige
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

your on ao	out off addition.								
	Payout Structure								
Daily Max Wind			5-15 Years of age			5-15 Years of age 15-50 Years of age			ige
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Dharmasagar, Zaffergadh,

State: ANDHRA PRADESH
District: WARANGAL

Annexure I.6.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb		
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Min. Temperature (in ⁰ c)	14.5	15.5	16.5	18.0	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5			

Payout Structure :

	Payout Structure										
Daily Temp.			5-15 Years of age			15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

jour on acc	u. u .										
	Payout Structure										
Daily Max Wind			5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : Ghanpur Stn., Narmetta, Raghunathapalli, Lingala Ghanpur, Devarauppal, Govindaraopet

State: ANDHRA PRADESH

Annexure I.6.b

Unit : Tree

District : WARANGAL

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb		
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Min. Temperature (in ⁰ c)	14.5	15.5	16.5	18.0	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5			

Payout Structure :

	Payout Structure										
Daily Temp.			5-15 Years of age			15-50 Years of age					
Deviation	·		Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15		16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

jour on acc									
Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450 800		54	96	12%	12%	

Mandals : Kesamudram, Nekkonda, Chennaraopet, Khanapur, Narsampet,

Cover 1: Excess / Unseasonal Rainfall cover

Nallbelli, Mulugu, Venkatapur

Annexure I.6.c

Unit : Tree

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

State:

District :

ANDHRA PRADESH

WARANGAL

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar				
Min. Temperature (in ⁰ c)	14.5	15.5	16.5	18.0	19.5				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar				
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5				

Payout Structure :

	Payout Structure										
Daily Temp.			5-15 Years of age			15-50 Years of age					
Deviation	·		Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15		16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

jour on acc									
Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : Kuravi, Dornakal

Annexure I.6.d

Unit : Tree

State: ANDHRA PRADESH
District: WARANGAL

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Min. Temperature (in ⁰ c)	14.5	15.5	16.5	18.0	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5			

Payout Structure :

	Payout Structure									
Daily Temp.	5-15 Years of age					15-50 Years of a	ge			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

jour on acc	otalo.										
	Payout Structure										
Daily Max Wind			5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Maddur, Cheriyal, Bachannapet, Jangaon

State: ANDHRA PRADESH
District: WARANGAL

Annexure I.6.e

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Min. Temperature (in ⁰ c)	14.5	15.5	16.5	18.0	19.5	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5	

Payout Structure :

	Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of a	ge		
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

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	Payout Structure									
Daily Max Wind		5-15 Years of age 15-50 Years of age		5-15 Years of age		ge				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum	Insured	Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Annexure I.6.f

Unit: Tree

Mandals : Mahaboobabad, Gudur, Kothagudem, Tadvai, Eturunagaram,

Mangapet, Warangal

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

State:

District:

ANDHRA PRADESH

WARANGAL

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age	
Notional Payout Rs./Tree./mm	11	20	
Maximum payout (Rs.)	110	200	

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 1								
Min. Temperature (in ⁰ c)	14.5	15.5	16.5	18.0	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5			

Payout Structure :

	Payout Structure										
Daily Temp.				5-15 Years of age			15-50 Years of age				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

jour on acc										
Payout Structure										
Daily Max Wind			5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12%	12%	

Mandals : Maripeda

Annexure I.6.g

Unit : Tree

State: ANDHRA PRADESH
District: WARANGAL

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Fe							
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 1								
Min. Temperature (in ⁰ c)	14.5	15.5	16.5	18.0	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5			

Payout Structure :

	Payout Structure										
Daily Temp.				5-15 Years of age			15-50 Years of age				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure :

jour on acc									
				Payout St	ructure				
Daily Max Wind	5-15 Years of age						15-50 Years of a	ge	
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured 5-15 Yrs. 15-50 Yrs		Premium	emium(Rs/Tree) Premium(%)		
		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Rayaparthy, Palakurthy, Kodakandla

State: ANDHRA PRADESH
District: WARANGAL

Annexure I.6.h

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Min. Temperature (in ⁰ c)	14.5	15.5	16.5	18.0	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5			

Payout Structure :

	Payout Structure												
Daily Temp.				15-50 Years of age									
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure :

jour on acc									
				Payout St	ructure				
Daily Max Wind	5-15 Years of age						15-50 Years of a	ge	
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured 5-15 Yrs. 15-50 Yrs		Premium	mium(Rs/Tree) Premium(%)		
		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Thorrur, Narsimulupeta, Nellikuduru, Parvathagiri

State: ANDHRA PRADESH District : WARANGAL

Annexure I.6.i

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excess of (ERS 1)

20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Min. Temperature (in ⁰ c)	14.5	15.5	16.5	18.0	19.5	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5	

Payout Structure :

	Payout Structure								
Daily Temp.			5-15 Years of age		5-15 Years of age 15-50 Years of age		ge		
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

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	Payout Structure									
Daily Max Wind		5-15 Years of age 15-50 Years of age		5-15 Years of age		ge				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals :Wardhannapet, Hasanparthi, Hanmakonda, Sangem, Geesukonda,
Duggondi, Atmakur, Shyampet, Parkal, Regonda, Mogullapalli, Chityal, Ghanpur
BhooPallpalli

WARANGAL

Annexure I.6.j

Unit : Tree

5 mm. (in

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age	
Notional Payout Rs./Tree./mm	11	20	
Maximum payout (Rs.)	110	200	

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	30.5	32.5	34.0	36		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 31-Jan to								
Min. Temperature (in ⁰ c)	14.5	15.5	16.5	18.0	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5			

Payout Structure :

	Payout Structure										
Daily Temp.				5-15 Years of age			15-50 Years of age				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

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Payout Structure										
Daily Max Wind			5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450	800	54	96	12%	12%	

Mandals : Sattupalli

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Annexure I.7.a
Unit: Tree

State: ANDHRA PRADESH
District: KHAMMAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

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Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in ⁰ c)	30.5	32.5	34.5	36.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 1								
Min. Temperature (in ⁰ c)	15	16	17	18.0	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	30.5	33.5	35	36.5	38.5			

Payout Structure :

	Payout Structure										
Daily Temp.				5-15 Years of age			15-50 Years of age				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May						
Wind speed(Km/Hr)	45	40	40	35	35	30						

Payout Structure :

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	Payout Structure												
Daily Max Wind			5-15 Years of age			15-50 Years of age							
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	20	50	0.34		10.08	0.60		18					
Range 2	50	90	0.73	10.08	39.2	1.30	18	70					
Range 3	90	110	1.68	39.2	72.8	3.00	70	130					
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0					

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	15-50 Yrs 5-15 Yrs. 15	
450	800	54	96	12.0%	12.0%

Mandal : Penuballi

State: ANDHRA PRADESH
District: KHAMMAM

Annexure I.7.b

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

	Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb										
Max. Temperature (in 0c)	30.5	32.5	34.5	36.5						
Average RH	75.0	75.0	75.0	75.0						

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in ⁰ c)	18.0	19.5							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to									
Max.Temperature (in ⁰ c)	30.5	33.5	35	36.5	38.5				

Payout Structure :

	Payout Structure												
Daily Temp.		5-15 Years of age					15-50 Years of a	ge					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May						
Wind speed(Km/Hr)	45	40	40	35	35	30						

Payout Structure :

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	Payout Structure											
Daily Max Wind				5-15 Years of age		15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandal : Palwancha, Wazeed, Venkatapuram, Cherla, Pinapaka, Gundala,

Manuguru, Aswapuram

Annexure I.7.c
Unit: Tree

____Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

State:

District :

ANDHRA PRADESH

KHAMMAM

Index : Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	30.5	32.5	34.5	36.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	15	16	17	18.0	19.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30.5	33.5	35	36.5	38.5		

Payout Structure :

	Payout Structure								
Daily Temp.		5-15 Years of age		5-15 Years of age 15-50 Years of age		ge			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your on act	out off dotard :									
	Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age			
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandal: Mulakalapalli, Burgampahad, Badrachalam, Dummugude

State: ANDHRA PRADESH
District: KHAMMAM

Annexure I.7.d

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	30.5	32.5	34.5	36.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c)	15	16	17	18.0	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	30.5	33.5	35	36.5	38.5			

Payout Structure :

	Payout Structure										
Daily Temp.			5-15 Years of age			15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

out outdoute.										
Payout Structure										
Daily Max Wind			5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandal : Kallur, Enkoor, Julurpad, Singareni, Kamepalli, Garla, Bayyaram,

Yellandu, Madhira, Yerrupalem

Annexure I.7.e Unit : **Tree**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

State:

District:

ANDHRA PRADESH

KHAMMAM

Index : Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in 0c)	30.5	32.5	34.5	36.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c)	15	16	17	18.0	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	30.5	33.5	35	36.5	38.5			

Payout Structure :

	Payout Structure										
Daily Temp.			5-15 Years of age			15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May						
Wind speed(Km/Hr)	45	40	40	35	35	30						

Payout Structure :

your on act	out out of the outer of the out											
	Payout Structure											
Daily Max Wind				5-15 Years of age	15-50 Years of age							
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandal : Dammapeta

State: ANDHRA PRADESH
District: KHAMMAM

Annexure I.7.f

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

	Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb										
Max. Temperature (in 0c)	30.5	32.5	34.5	36.5						
Average RH	75.0	75.0	75.0	75.0						

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights	Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c) 15 16 17 18.0									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15									
Max.Temperature (in ⁰ c)	30.5	33.5	35	36.5	38.5				

Payout Structure :

	Payout Structure												
Daily Temp.		5-15 Years of age				15-50 Years of age							
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May						
Wind speed(Km/Hr)	45	40	40	35	35	30						

Payout Structure :

your on act	out out of the outer of the out											
	Payout Structure											
Daily Max Wind				5-15 Years of age	15-50 Years of age							
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandal: Chandrugonda, Kothagudem, Tekulapalli

State: ANDHRA PRADESH
District: KHAMMAM

Annexure I.7.g
Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	30.5	32.5	34.5	36.5		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	15	16	17	18.0	19.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30.5	33.5	35	36.5	38.5		

Payout Structure :

	Payout Structure								
Daily Temp.	5-15 Years of age		5-15 Years of age 15-50 Years of age		ge				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your on act	out off dotard :									
	Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age			
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandal : Aswaraopeta, Chintoor, Kunavaram, Vararamachandrapuram, Kukunoor, Valairpad

State: ANDHRA PRADESH

KHAMMAM

District :

Annexure I.7.h

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	30.5	32.5	34.5	36.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c)	15	16	17	18.0	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	30.5	33.5	35	36.5	38.5			

Payout Structure :

	Payout Structure										
Daily Temp.				5-15 Years of age			15-50 Years of age				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

out outdoute.										
Payout Structure										
Daily Max Wind	ax		5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandal : Vemsoor

State: ANDHRA PRADESH District : **KHAMMAM**

Annexure I.7.i

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excess of (ERS 1)

25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in 0c)	30.5	32.5	34.5	36.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c)	15	16	17	18.0	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	30.5	33.5	35	36.5	38.5			

Payout Structure :

	Payout Structure										
Daily Temp.			5-15 Years of age			15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May						
Wind speed(Km/Hr)	45	40	40	35	35	30						

Payout Structure :

your on act	out out of the outer of the out											
	Payout Structure											
Daily Max Wind				5-15 Years of age	15-50 Years of age			ge				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	5-15 Yrs. 15-50 Yrs		15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandal : Thallada, Tirumalaypalem, Khammam Rural, Kusumanchi, Nelakondapalli, Mudigonda, Chintakani, Wyra, Bonakal, Konijerla, Khammam

Urbar

Annexure I.7.j
Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

State:

District :

ANDHRA PRADESH

KHAMMAM

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

	Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb										
Max. Temperature (in 0c)	30.5	32.5	34.5	36.5						
Average RH	75.0	75.0	75.0	75.0						

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights	Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c) 15 16 17 18.0									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15									
Max.Temperature (in ⁰ c)	30.5	33.5	35	36.5	38.5				

Payout Structure :

	Payout Structure												
Daily Temp.		5-15 Years of age					15-50 Years of a	ge					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May						
Wind speed(Km/Hr)	45	40	40	35	35	30						

Payout Structure :

your on act	out out of the outer of the out											
	Payout Structure											
Daily Max Wind				5-15 Years of age	15-50 Years of age			ge				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	5-15 Yrs. 15-50 Yrs		15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals : Etcherla, Srikakulam, Gara, Polaki, Narsannapeta, Jalumuru

State: ANDHRA PRADESH
District: SRIKAKULAM

Annexure I.8.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excss of (ERS 1)

35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	30	31.0	32.0	33.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30	31	32	33.5	35		

Payout Structure :

	Payout Structure									
Daily		5-15 Years of age			15-50 Years of age					
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

out outdottero.										
	Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age			
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : Gganguvari Sigadam

Annexure I.8.b

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

State:

District :

ANDHRA PRADESH

SRIKAKULAM

Index: Consecutive two day's rainfall in excss of (ERS 1)

30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	30	31.0	32.0	33.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	30	31	32	33.5	35			

Payout Structure :

Payout Structure								
Daily Temp.				5-15 Years of age	15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on dor	Stare:										
	Payout Structure										
Daily Max Wind	. ,			5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : Laveru Annexure I.8.c

State: ANDHRA PRADESH District : **SRIKAKULAM**

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excss of (ERS 1)

35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in ⁰ c)	30	31.0	32.0	33.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30	31	32	33.5	35		

Payout Structure :

	Payout Structure									
Daily		5-15 Years of age				15-50 Years of age				
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

out off dotal of .									
Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : Meliaputti, Santabommili, Tekkali, Patapatnam

State: ANDHRA PRADESH
District: SRIKAKULAM

Annexure I.8.d

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excss of (ERS 1)

30 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	30	31.0	32.0	33.5		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Ma								
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	30	31	32	33.5	35			

Payout Structure :

	Payout Structure											
Daily				5-15 Years of age			15-50 Years of age					
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

out outdoute.										
Payout Structure										
Daily Max Wind			5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	5-15 Yrs. 15-50 Yrs 5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs		
450	800	54	96	12%	12%	

Mandals : Nandigam, Vazrapukotturu, Palasa, Mandasa, Sompeta, Kanchili,

Kaviti, Itchapuram

Annexure I.8.e

Unit : Tree

State: ANDHRA PRADESH
District: SRIKAKULAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excss of (ERS 1)

35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-F							
Max. Temperature (in 0c)	30	31.0	32.0	33.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Ma								
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	30	31	32	33.5	35			

Payout Structure :

	Payout Structure											
Daily				5-15 Years of age			15-50 Years of age					
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure :

your on doi	·											
	Payout Structure											
Daily Max Wind				5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	5-15 Yrs. 15-50 Yrs		15-50 Yrs
450	800	54	96	12%	12%

Mandals :Ponduru, Burja, Sarubujjili, Amadalavalasa

State: ANDHRA PRADESH
District: SRIKAKULAM

Annexure I.8.f

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excss of (ERS 1)

35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

	Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb										
Max. Temperature (in 0c)	30	31.0	32.0	33.5						
Average RH 75.0 75.0 75.0 75.0										

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

	Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar										
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar					
Max.Temperature (in ⁰ c)	30	31	32	33.5	35					

Payout Structure :

	Payout Structure											
Daily	5-15 Years of age					15-50 Years of age						
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure :

your on doi	·											
	Payout Structure											
Daily Max Wind				5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	5-15 Yrs. 15-50 Yrs		15-50 Yrs
450	800	54	96	12%	12%

Mandals : Regadi Amadalavalasa, Palakonda

State: ANDHRA PRADESH
District: SRIKAKULAM

Annexure I.8.g

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excss of (ERS 1)

35 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	30	31.0	32.0	33.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30	31	32	33.5	35		

Payout Structure :

	Payout Structure									
Daily	7 I 3-10 Teals Oracle				15-50 Years of age					
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

out off dotal of .										
	Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age			
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : Rajam, Santakaviti

Annexure I.8.h Unit : Tree

State: ANDHRA PRADESH District : **SRIKAKULAM**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 29-Feb-12 to

Index: Consecutive two day's rainfall in excss of (ERS 1)

30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	30	31.0	32.0	33.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Ma								
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	30	31	32	33.5	35			

Payout Structure :

	Payout Structure											
Daily	,			5-15 Years of age	5-15 Years of age		15-50 Years of age					
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on doi	out outdoure.										
	Payout Structure										
Daily Max Wind			5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12%	12%	

Mandals : Ranasthalam

State: ANDHRA PRADESH District : **SRIKAKULAM**

Annexure I.8.i

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excss of (ERS 1)

35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Fet							
Max. Temperature (in ⁰ c)	30	31.0	32.0	33.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Ma								
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	30	31	32	33.5	35			

Payout Structure :

	Payout Structure											
Daily	,			5-15 Years of age	5-15 Years of age		15-50 Years of age					
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure :

your on doi	·											
	Payout Structure											
Daily Max Wind			5-15 Years of age			15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	5-15 Yrs. 15-50 Yrs		15-50 Yrs
450	800	54	96	12%	12%

Mandals : Saravakota, Kothabommali

State: ANDHRA PRADESH District : **SRIKAKULAM**

Annexure I.8.j

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excss of (ERS 1)

30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

	Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb										
Max. Temperature (in 0c)	30	31.0	32.0	33.5						
Average RH	75.0	75.0	75.0	75.0						

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

	Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Ma										
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar					
Max.Temperature (in ⁰ c)	30	31	32	33.5	35					

Payout Structure :

	Payout Structure											
Daily	2 I S-13 Teals 0 age						15-50 Years of age					
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure :

your on doi	·											
	Payout Structure											
Daily Max Wind			5-15 Years of age			15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	5-15 Yrs. 15-50 Yrs		15-50 Yrs
450	800	54	96	12%	12%

Mandals: Veeraghattam, Vangara, Seetampeta, Kotturu, Bhamini, Hiramandalam

State: ANDHRA PRADESH

District : **SRIKAKULAM** Annexure I.8.k

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excss of (ERS 1)

35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	30	31.0	32.0	33.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30	31	32	33.5	35		

Payout Structure :

	Payout Structure									
Daily	2 1 3-10 reals of age				15-50 Years of age					
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

out off dotal of .									
Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : Bobbili, Badangi,

State: ANDHRA PRADESH
District: VIZIANAGARAM

Annexure I.9.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 40 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	29.5	30.5	31.5	33			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in °c)	29.5	30.5	32	33	34.5		

Payout Structure :

	Payout Structure									
Daily Temp.				5-15 Years of age			15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on act	out outdoute.											
	Payout Structure											
Daily Max Wind	ax			5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : Bondapalli

Annexure I.9.b

Unit : Tree

State: ANDHRA PRADESH
District: VIZIANAGARAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	29.5	30.5	31.5	33			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in °c)	29.5	30.5	32	33	34.5		

Payout Structure :

	Payout Structure									
Daily Temp.				5-15 Years of age			15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May					
Wind speed(Km/Hr)	45	40	40	35	35	30					

Payout Structure :

your on act	or o											
	Payout Structure											
Daily Max Wind				5-15 Years of age		15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : Dattirajeru,

Annexure I.9.c

Unit : Tree

State: ANDHRA PRADESH
District: VIZIANAGARAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb									
Max. Temperature (in 0c)	29.5	30.5	31.5	33					
Average RH	75.0	75.0	75.0	75.0					

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar										
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar					
Max.Temperature (in °c)	29.5	30.5	32	33	34.5					

Payout Structure :

	Payout Structure											
Daily Temp.				5-15 Years of age			15-50 Years of a	ge				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May					
Wind speed(Km/Hr)	45	40	40	35	35	30					

Payout Structure :

your on act	or o											
	Payout Structure											
Daily Max Wind				5-15 Years of age		15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : Gajapathinagaram

State: ANDHRA PRADESH District : **VIZIANAGARAM** Annexure I.9.d

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excess of (ERS 1)

mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : to 29-Feb-12 1-Jan-12

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Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in ⁰ c)	29.5	30.5	31.5	33			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar					
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max.Temperature (in °c)	29.5	30.5	32	33	34.5

Payout Structure :

	Payout Structure								
Daily Temp.				5-15 Years of age			15-50 Years of a	ge	
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your on act	out off dottors.									
	Payout Structure									
Daily Max Wind			5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium(Rs/Tree)		Premiur	n(%)
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : Gantyada, Vizianagaram, Nellimarla, Denkada, Bhogapuram, Pusapatirega

State: ANDHRA PRADESH
District: VIZIANAGARAM

Annexure I.9.e

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 40 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age	
Notional Payout Rs./Tree./mm	11	20	
Maximum payout (Rs.)	110	200	

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

001011011041		
Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in ⁰ c)	29.5	30.5	31.5	33			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in °c)	29.5	30.5	32	33	34.5		

Payout Structure :

	Payout Structure									
Daily Temp.				5-15 Years of age			15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on act	out off dotal of .										
	Payout Structure										
Daily Max Wind	ax			5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Garividi, Merakamudiam, Gurla, Cheepurupalli,

State: ANDHRA PRADESH
District: VIZIANAGARAM

Annexure I.9.f

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	29.5	30.5	31.5	33			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in °c)	29.5	30.5	32	33	34.5		

Payout Structure :

	Payout Structure									
Daily Temp.				5-15 Years of age			15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May					
Wind speed(Km/Hr)	45	40	40	35	35	30					

Payout Structure :

your on act	or o											
	Payout Structure											
Daily Max Wind				5-15 Years of age		15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs 5-15 Yrs.		15-50 Yrs
450	800	54	96	12%	12%

Mandals: Kothavalasa, Jami, Srungavarapukota, Vepadu, Lakkavarapukota

State: ANDHRA PRADESH District : **VIZIANAGARAM** Annexure I.9.g

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index:

Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period · 1-Jan-12 to 29-Feb-12

0010.101100.		1001.00
Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

	Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb										
Max. Temperature (in 0c)	29.5	30.5	31.5	33						
Average RH	75.0	75.0	75.0	75.0						

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar				
Max.Temperature (in °c)	29.5	30.5	32	33	34.5				

Payout Structure :

	Payout Structure											
Daily Temp.				5-15 Years of age			15-50 Years of a	ge				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May					
Wind speed(Km/Hr)	45	40	40	35	35	30					

Payout Structure :

your on act	or o											
	Payout Structure											
Daily Max Wind				5-15 Years of age		15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs 5-15 Yrs.		15-50 Yrs
450	800	54	96	12%	12%

Mandals :Mentada

Annexure I.9.h

Unit : Tree

State: ANDHRA PRADESH
District: VIZIANAGARAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	29.5	30.5	31.5	33			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar						
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in °c)	29.5	30.5	32	33	34.5	

Payout Structure :

	Payout Structure								
Daily Temp.				5-15 Years of age			15-50 Years of a	ge	
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

out outdour o										
	Payout Structure									
Daily Max Wind			5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals, Ramabhadrapuram, Saluru, Pachipenta, Makkuva

State: ANDHRA PRADESH
District: VIZIANAGARAM

(Rs.)

Α	Annexure I.9.i			
	Unit : Tree			
Mandal:				

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 40 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

200 Rs.

as below on daily basis and persists for more than

Cover 2: Cover against Pest and diseases.

2 consecutive days.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

 Cover Period :
 1-Jan-12
 to
 29-Feb-12

 Maximum payout
 5-15 Yrs of age
 15-50 Yrs of age

115 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 15-Feb to 29-Feb							
Max. Temperature (in 0c)	29.5	30.5	31.5	33			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan Fortnights 15-Feb to 29-Feb 1-Mar to 15-Mar Min. Temperature (in ⁰c) 16.5 18.5 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar Fortnights Max.Temperature (in ⁰c) 30.5

Payout Structure :

Payout Structure									
Daily Temp.			5-15 Years of age			15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure

out of dotalo.											
	Payout Structure										
Daily Max Wind	,		5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum	Insured	Premium	(Rs/Tree)	Premiur	n(%)
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Seethanagaram, Komarada, Gummalakshmipuram, Kurupam, Giyyammavalasa, Garubujjili, Parvathipuram

State: ANDHRA PRADESH
District: VIZIANAGARAM

(Rs.)

Annexure I.9.j			
	Unit : Tree		
Mandal :			

5 mm. (in

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

200 Rs.

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

 Cover Period :
 1-Jan-12
 to
 29-Feb-12

 Maximum payout
 5-15 Yrs of age
 15-50 Yrs of age

115 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	29.5	30.5	31.5	33		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar						
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in °c)	29.5	30.5	32	33	34.5	

Payout Structure :

	Payout Structure								
Daily Temp.				5-15 Years of age			15-50 Years of a	ge	
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your on act	out off dottors.									
	Payout Structure									
Daily Max Wind			5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Therlam, Balijipeta

Annexure I.9.k Unit : Tree

Mandal:

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

State: ANDHRA PRADESH

VIZIANAGARAM

District :

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in 0c)	29.5	30.5	31.5	33		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in °c)	29.5	30.5	32	33	34.5			

Payout Structure :

	Payout Structure									
Daily Temp.				5-15 Years of age			15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on act	out off dotal of .											
	Payout Structure											
Daily Max Wind	ax			5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : K Kotapadu, Munchingiputtu, Peddabayalu, Hukumpet, Dumriguda, Arakuvalley, Anantagiri, Madugula, Cheedikada, Devarapalli,

State: ANDHRA PRADESH
District: VISAKHAPATNAM

Annexure I.10.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb								
Max. Temperature (in 0c)	30	31.0	32.0	33.5				
Average RH	75.0	75.0	75.0	75.0				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30	31	32	33.5	35		

Payout Structure :

	Payout Structure									
Daily Temp.			5-15 Years of age			15-50 Years of age				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

I	Daily Max Wind Trigger									
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
	Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure :

your on act	at of dotare.								
Daily Max Wind				5-15 Years of age		15-50 Years of age			
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450	800	54	96	12%	12%	

Mandals: Kasimkota, Butchaiahpeta, Munagapaka, Atchutapuram

State: ANDHRA PRADESH VISAKHAPATNAM District :

Annexure I.10.b

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12 Maximum payout 5-15 Yrs of age 15-50 Yrs of age (Rs.) 115 Rs. 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb									
Max. Temperature (in ⁰ c)	30	31.0	32.0	33.5					
Average RH	75.0	75.0	75.0	75.0					

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 15-Feb to 29-Feb 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Fortnights Min. Temperature (in ⁰c) 15.5 16.5 17.5 18.5 19.5 Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar Max.Temperature (in ⁰c) 30 31 32 33.5 35

Payout Structure :

	Payout Structure											
Daily Temp.				5-15 Years of age	15-50 Years of age							
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger									
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure :

	at chatara.									
Daily Max 5-15 Years of age					15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12%	12%	

Mandals : Kotawratla, Chintapalli, Guidemkothaveedhi, Koyyuru, Golugonda, Nathavaram, Narsipatnam, Rolugunta, Ravikamatham, Makavaripalem

Annexure I.10.c
Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

State: ANDHRA PRADESH

District :

VISAKHAPATNAM

Index : Consecutive two day's rainfall in excess of (ERS 1) 40 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age	
Notional Payout Rs./Tree./mm	11	20	
Maximum payout (Rs.)	110	200	

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 1-Jan-12
 to
 29-Feb-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb									
Max. Temperature (in ⁰ c)	30	31.0	32.0	33.5					
Average RH	75.0	75.0	75.0	75.0					

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 15-Feb to 29-Feb 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Fortnights Min. Temperature (in ⁰c) 15.5 16.5 17.5 18.5 19.5 Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar Max.Temperature (in ⁰c) 30 31 32 33.5 35

Payout Structure :

	Payout Structure										
Daily Temp.	7 I S-15 reals of age					15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

	at Orderary .								
Payout Structure									
Daily Max Wind	5-15 Years of age				15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured 5-15 Yrs. 15-50 Yrs		Premium	(Rs/Tree)	Premium(%)		
		5-15 Yrs. 15-50 Yrs		5-15 Yrs. 15-50 Yrs		
450	800	54	96	12%	12%	

Mandals : Nakkapalli, Payakaraopeta, S Rayavaram, Yelamanchili, Rambilli

State: ANDHRA PRADESH
District: VISAKHAPATNAM

Annexure I.10.d

Unit: Tree

5 mm. (in

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 40 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb				
Max. Temperature (in ⁰ c)	30	31.0	32.0	33.5				
Average RH	75.0	75.0	75.0	75.0				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30	31	32	33.5	35		

Payout Structure :

	Payout Structure											
Daily Temp.				5-15 Years of age			15-50 Years of a	ge				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
	Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your on act											
	Payout Structure										
Daily Max Wind				5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs. 15-50 Y	
450	800	54	96	12%	12%

Mandals: Padmanabham, Pendurthi, Anandapuram, Visakhapatnam(U),

Visakhapatnam ®, Bheemunipatnam

Annexure I.10.e

Unit: Tree

State: ANDHRA PRADESH
District: VISAKHAPATNAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

0010 004 .		
Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in 0c)	30	31.0	32.0	33.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-M								
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	30	31	32	33.5	35			

Payout Structure :

	Payout Structure								
Daily Temp.				5-15 Years of age			15-50 Years of a	ge	
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

I	Daily Max Wind Trigger								
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
	Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on act											
	Payout Structure										
Daily Max Wind				5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs. 15-50 Y	
450	800	54	96	12%	12%

Mandals : Sabbvaram, Chodavaram, Anakapalli, Parawada, Gajuwaka,

Pedagantyada

State: ANDHRA PRADESH
District: VISAKHAPATNAM

Annexure I.10.f

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 40 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	
Max. Temperature (in 0c)	30	31.0	32.0	33.5	
Average RH	75.0	75.0	75.0	75.0	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in ⁰ c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max.Temperature (in ⁰ c)	30	31	32	33.5	35

Payout Structure :

	Payout Structure							
Daily Temp.				5-15 Years of age			15-50 Years of a	ge
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

I	Daily Max Wind Trigger						
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
	Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your on act	·	0 .							
	Payout Structure								
Daily Max Wind				5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : Gokavaram, Maredumilli, Ramavaram, Rampachodavaram,

Devipatnam, Gangavaram

Annexure I.11.a

Unit : Tree

State: ANDHRA PRADESH
District: EAST GODAVARI

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	
Max. Temperature (in 0c)	30.5	31.5	32.5	34	
Average RH	75.0	75.0	75.0	75.0	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30.5	31.5	32.5	34	36		

Payout Structure :

	Payout Structure													
Daily Temp.				5-15 Years of age			15-50 Years of age							
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout						
Range 1	70	90	0.40		8	0.75		15						
Range 2	90	110	0.75	8	23	1.25	15	40						
Range 3	110	130	1.10	23	45	2.00	40	80						
Range 4	130	150	2.00	45	85.00	3.50	80	150.0						

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger								
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on act	t ou actaro :									
Payout Structure										
Daily Max Wind				15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12%	12%	

Mandals : Jaggampeta, Addateegala, Rajavommangi, Prathipadu, Eleswaram,

Kirlampudi

Annexure I.11.b

Unit : Tree

State: ANDHRA PRADESH
District: EAST GODAVARI

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age		
Notional Payout Rs./Tree./mm	11	20		
Maximum payout (Rs.)	110	200		

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in 0c)	30.5	31.5	32.5	34			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30.5	31.5	32.5	34	36		

Payout Structure :

	Payout Structure													
Daily Temp.				5-15 Years of age			15-50 Years of age							
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout						
Range 1	70	90	0.40		8	0.75		15						
Range 2	90	110	0.75	8	23	1.25	15	40						
Range 3	110	130	1.10	23	45	2.00	40	80						
Range 4	130	150	2.00	45	85.00	3.50	80	150.0						

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger								
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on act	u. u .										
	Payout Structure										
Daily Max Wind				5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Korukonda, Seethanagaram, Rajahmundry Rural, Rajahmundry Urban

Annexure I.11.c

Unit : Tree

State: ANDHRA PRADESH
District: EAST GODAVARI

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in ⁰ c)	30.5	31.5	32.5	34			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30.5	31.5	32.5	34	36		

Payout Structure :

	Payout Structure								
Daily Temp.				5-15 Years of age			15-50 Years of a	ge	
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger							
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

your on act	u. u .										
	Payout Structure										
Daily Max Wind				5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

State: ANDHRA PRADESH
District: EAST GODAVARI

Mandals: Rajanagaram, Kadiam, Mandapeta, Anaparthy, Tallarevu, kajuluru, Ramachandrapuram, Rayavaram, Kapilewarapuram, Allamuru, Atreyapuram, Ravulapalem, Pamarru, Kothapeta, P Gannavaram, Ambajipeta, Ainavelli, Mummidivaram, Polavaram, Katrenikona, Uppalaguptam, Amalapuram, Allavaram, mamidikuduru, Rajole, Malikipuram, Sakinetipalli

Annexure I.11.d

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	30.5	31.5	32.5	34		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-							
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30.5	31.5	32.5	34	36		

Payout Structure :

	Payout Structure										
Daily Temp.			5-15 Years of age			15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger								
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on act	on dotter of										
	Payout Structure										
Daily Max Wind				5-15 Years of age		15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Annexure I.11.e

Unit: Tree

Mandals : Tuni, Kotananduru, Sankhavaram, Gollaprolu, Tondangi, Peddapuram, Pithapuram, Kothapalli, Kakinada Rural, Kakinada Urban, Samalkota, Rangampeta, Gandepalli, Bikkavolu, Pedapudi, Karapa

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

State:

District :

ANDHRA PRADESH

EAST GODAVARI

Index : Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	30.5	31.5	32.5	34		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-							
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30.5	31.5	32.5	34	36		

Payout Structure :

	Payout Structure										
Daily Temp.		5-15 Years of age			15-50 Years of age						
Deviation				Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger							
	Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31							
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

your on act	, outdottal o										
	Payout Structure										
Daily Max				5-15 Years of age			15-50 Years of age				
Wind Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450 800		54	96	12%	12%	

Mandals : Chintalapudi,

State: ANDHRA PRADESH
District: WEST GODAVARI

Annexure I.12.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 40 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb								
Max. Temperature (in °c) 30.5 31.5 32.5 34								
Average RH 75.0 75.0 75.0 75.0								

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights	Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c)	Min. Temperature (in ⁰ c) 16 17 18 19.0 20.0								
Fortnights	Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Max.Temperature (in ⁰ c)									

Payout Structure :

	Payout Structure										
Daily Temp.			5-15 Years of age			15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger							
Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 3								
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on doi	A dotal o										
	Payout Structure										
Daily Max			5-15 Years of age			15-50 Years of age					
Wind Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : Dwaraka Tirumala, Bhimadolu, Pedavegi, Pedapadu, Eluru,

Denduluru

State: ANDHRA PRADESH
District: WEST GODAVARI

Annexure I.12.b

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 40 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Marrianna	= 4= 14	45.50.14
Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Fel						
Max. Temperature (in ⁰ c)	30.5	31.5	32.5	34		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar					
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max.Temperature (in ⁰ c)	30.5	31.5	32.5	34	35.5

Payout Structure :

	Payout Structure							
Daily Temp.				5-15 Years of age			15-50 Years of a	ge
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your on doi	at orditals.								
	Payout Structure								
Daily Max Wind		5-15 Years of age 15-50 Years of age			5-15 Years of age			ge	
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : Gopalapuram, Tallapudi, Devarapalli, Chagallu, Kovvuru,

Nidadavolu

Annexure I.12.c

Unit : Tree

State: ANDHRA PRADESH
District: WEST GODAVARI

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 40 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	30.5	31.5	32.5	34			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30.5	31.5	32.5	34	35.5		

Payout Structure :

	Payout Structure									
Daily Temp.				5-15 Years of age			15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

out outdoute.											
	Payout Structure										
Daily Max Wind			5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Jangareddigudem, Buttaigudem, Polavaram, Koyyalagudem

State: ANDHRA PRADESH
District: WEST GODAVARI

Annexure I.12.d

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 40 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	30.5	31.5	32.5	34			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30.5	31.5	32.5	34	35.5		

Payout Structure :

	Payout Structure										
Daily Temp.				5-15 Years of age			15-50 Years of a	ge			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure :

your on doi	out officials.										
	Payout Structure										
Daily Max Wind				5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs 5-15 Yrs.		15-50 Yrs	5-15 Yrs.	15-50 Yrs		
450 800		54	96	12%	12%	

Mandals : Jeelugumilli

Annexure I.12.e

Unit : Tree

State: ANDHRA PRADESH
District: WEST GODAVARI

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 40 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

	Trigger Parameters								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb									
Max. Temperature (in 0c)	Max. Temperature (in ⁰ c) 30.5 31.5 32.5 34								
Average RH	Average RH 75.0 75.0 75.0 75.0								

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights	Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c)	Min. Temperature (in °c) 16 17 18 19.0 20.0								
Fortnights	Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Max.Temperature (in ⁰ c)									

Payout Structure :

	Payout Structure										
Daily Temp.				5-15 Years of age			15-50 Years of a	ge			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure :

your on doi	out officials.										
	Payout Structure										
Daily Max Wind				5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : Kamavarapu Kota

State: ANDHRA PRADESH District : **WEST GODAVARI** Annexure I.12.f

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excess of (ERS 1)

40 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in ⁰ c)	30.5	31.5	32.5	34			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar						
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in ⁰ c)	30.5	31.5	32.5	34	35.5	

Payout Structure :

	Payout Structure								
Daily Temp.	5-15 Years of age 15-50 Years of age		5-15 Years of age			ge			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

out off dotal of .										
	Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age			
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	5-15 Yrs. 15-50 Yrs		15-50 Yrs
450	800	54	96	12%	12%

Mandals : Lingapalem,

State: ANDHRA PRADESH
District: WEST GODAVARI

Annexure I.12.g

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 40 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	30.5	31.5	32.5	34			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar				
Max.Temperature (in ⁰ c)	30.5	31.5	32.5	34	35.5				

Payout Structure :

	Payout Structure												
Daily Temp.				5-15 Years of age			15-50 Years of a	ge					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure :

your on doi	out out dollars :												
	Payout Structure												
Daily Max Wind						15-50 Years of a	ge						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	20	50	0.34		10.08	0.60		18					
Range 2	50	90	0.73	10.08	39.2	1.30	18	70					
Range 3	90	110	1.68	39.2	72.8	3.00	70	130					
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0					

Total Sum	Insured	Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs 5-15 Yrs		15-50 Yrs
450	800	54	96	12%	12%

State: ANDHRA PRADESH
District: WEST GODAVARI

Mandals : Nallajerla, Tadepalligudem, Unguturu, Nidamarru, Ganapavaram, Pentapadu, Undrajavaram, Tanuku, Peravali, iragavaram, Attili, Undi, Akividu, Kalla, Bheemavaram, Palakoderu, Veravasaram, Penumantra, Penugonda, Achanta, Koduru, Palakollu, Yelamanchili, Narsapuram, Mogalthuru

Annexure I.12.h

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 40 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb										
Max. Temperature (in 0c)	30.5	31.5	32.5	34						
Average RH	75.0	75.0	75.0	75.0						

	5-15 Years of age 15-50 Years of			
Strike at (No. of days)	3	3		
Exit (°C):	7	7		
Notional Payout (Rs./ day):	23.00	40.00		
Maximum Payout (Rs.):	115	200		

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar				
Max.Temperature (in ⁰ c)	30.5	31.5	32.5	34	35.5				

Payout Structure :

	Payout Structure												
Daily Temp.				5-15 Years of age			15-50 Years of a	ge					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure :

your on doi	at orditals.								
Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals : T Narsapuram Annexure I.12.i

State: ANDHRA PRADESH District : **WEST GODAVARI**

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excess of (ERS 1)

40 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in 0c)	30.5	31.5	32.5	34			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30.5	31.5	32.5	34	35.5		

Payout Structure :

	Payout Structure								
Daily Temp.				5-15 Years of age			15-50 Years of age		
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on doi	at orditals.								
Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals :Reddigudem

State: ANDHRA PRADESH District : KRISHNA

Annexure I.13.a

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index:

Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in ⁰ c)	30.5	31.5	33.0	34.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max.Temperature (in ⁰ c)	31	32	33	34.5	36

Payout Structure :

	Payout Structure							
Daily Temp.				5-15 Years of age			15-50 Years of a	ge
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your on act	at off dollars :								
	Payout Structure								
Daily Max Wind				5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals :Nuzividu

State: ANDHRA PRADESH District : KRISHNA

Annexure I.13.b

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excess of (ERS 1)

30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters				
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb				
Max. Temperature (in 0c)	30.5	31.5	33.0	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 29-Feb 1-Mar to 15-Mar										
Min. Temperature (in ⁰ c)	19.0	20.0								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-N										
Max.Temperature (in ⁰ c)	31	32	33	34.5	36					

Payout Structure :

	Payout Structure												
Daily Temp.				5-15 Years of age		15-50 Years of a	ge						
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May					
Wind speed(Km/Hr)	45	40	40	35	35	30					

Payout Structure :

your on act	out out dollars :												
	Payout Structure												
Daily Max Wind				5-15 Years of age	5-15 Years of age		15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	20	50	0.34		10.08	0.60		18					
Range 2	50	90	0.73	10.08	39.2	1.30	18	70					
Range 3	90	110	1.68	39.2	72.8	3.00	70	130					
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0					

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals : Mylavaram,

Annexure I.13.c

State: ANDHRA PRADESH Unit: Tree **KRISHNA**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 29-Feb-12 to

District :

Index: Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb									
Max. Temperature (in 0c)	30.5	31.5	33.0	33					
Average RH	75.0	75.0	75.0	75.0					

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 29-Feb 1-Mar to 15-Mar										
Min. Temperature (in ⁰ c)	19.0	20.0								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-N										
Max.Temperature (in ⁰ c)	31	32	33	34.5	36					

Payout Structure :

	Payout Structure												
Daily Temp.				5-15 Years of age		15-50 Years of a	ge						
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May					
Wind speed(Km/Hr)	45	40	40	35	35	30					

Payout Structure :

your on act	at orditalo.									
	Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age			
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals : Musunuru,

Annexure I.13.d

Unit : Tree

State: ANDHRA PRADESH
District: KRISHNA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in 0c)	30.5	31.5	33.0	33			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-N							
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	31	32	33	34.5	36		

Payout Structure :

	Payout Structure								
Daily Temp.			5-15 Years of age 15-50 Years of age			ge			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

your on act	at orditalo.									
	Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age			
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals : Gannavaram, Unguturu, Vuyyuru, Pamidimukkala,

Pedaparupudi, Gudivada

Annexure I.13.e

Unit : Tree

State: ANDHRA PRADESH
District: KRISHNA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in ⁰ c)	30.5	31.5	33.0	33			
Average RH 75.0 75.0 75.0 75.0							

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar						
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	31	32	33	34.5	36		

Payout Structure :

	Payout Structure									
Daily Temp.				5-15 Years of age			5-15 Years of age 15-50 Years of age			ge
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on act	out outdoute.									
	Payout Structure									
Daily Max Wind		5-15 Years of age				15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals: G.Konduru, Jaggayyapeta, Vatsavai, Penuganchiprolu, Nandigam, Chandralapadu, Kanchikacherla, Veerulapadu,

Ibrahimpatnam

Annexure I.13.f Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

State: ANDHRA PRADESH

District:

KRISHNA

35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) Index: Consecutive two day's rainfall in excess of (ERS 1) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12 Maximum payout 5-15 Yrs of age 15-50 Yrs of age (Rs.) 115 Rs. 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 15-Feb to 29-Feb							
Max. Temperature (in ⁰ c)	30.5	31.5	33.0	33			
Average RH	75.0	75.0	75.0	75.0			

<u>.</u>		
	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar						
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in °c)	31	32	33	34.5	36	

Payout Structure:

,												
	Payout Structure											
Daily Temp.			5-15 Years of age			15-50 Years of age						
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31-M								
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

	at official i										
	Payout Structure										
Daily Max Wind			5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12.0%	12.0%	

Mandals : Chatrai Annexure I.13.g

State: ANDHRA PRADESH
District: KRISHNA

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb								
Max. Temperature (in 0c)	30.5	31.5	33.0	33				
Average RH 75.0 75.0 75.0 75.0								

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights	Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c)	Min. Temperature (in °c) 16 17 18 19.0 20.0								
Fortnights	Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Max.Temperature (in ⁰ c) 31 32 33 34.5 36									

Payout Structure :

	Payout Structure										
Daily Temp.	5-15 Years of age					15-50 Years of a	ge				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31-M								
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on act	- Cudataro										
	Payout Structure										
Daily Max Wind			5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals : Bapulapadu, Nandivada, Mandavalli, Kaikaluru, Kalidindi,

Mudinepalli, Bantumilli, Krutivennu

Annexure I.13.h

Unit : Tree

KRISHNA

State: ANDHRA PRADESH

District :

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in 0c)	30.5	31.5	33.0	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in ⁰ c)	31	32	33	34.5	36	

Payout Structure :

	Payout Structure							
Daily Temp.				5-15 Years of age			15-50 Years of a	ge
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

your on act	·							
	Payout Structure							
Daily Max Wind				5-15 Years of age		15-50 Years of age		ge
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals: Avanigadda, Movva, Ghantasala, Challapalli, Mopidevi, Nagayalanka, Koduru, machilipatnam, Guduru, Pamarru, Gudlavalleru,

Pedana

Annexure I.13.i

Unit : Tree

5 mm. (in

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 29-Feb-12 to

State:

District :

ANDHRA PRADESH

KRISHNA

35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) Index: Consecutive two day's rainfall in excess of (ERS 1)

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period · 1-Jan-12 to 29-Feb-12

0010110100	i ouii	12 10 2010	_
Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb								
Max. Temperature (in 0c)	30.5	31.5	33.0	33				
Average RH	75.0	75.0	75.0	75.0				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 15-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar				
Max.Temperature (in ⁰ c)	31	32	33	34.5	36				

Payout Structure :

	Payout Structure										
Daily Temp.				5-15 Years of age			15-50 Years of a	ge			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on act	out out detaile.											
	Payout Structure											
Daily Max Wind				5-15 Years of age	5-15 Years of age		15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	5-15 Yrs. 15-50 Yrs		15-50 Yrs	
450	800	54	96	12.0%	12.0%	

Mandals : Agiripalli Annexure I.13.j

State: ANDHRA PRADESH District : **KRISHNA**

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 29-Feb-12 to

Index: Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

200 Rs.

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12 Maximum payout 5-15 Yrs of age 15-50 Yrs of age (Rs.)

115 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb								
Max. Temperature (in 0c)	30.5	31.5	33.0	33				
Average RH	75.0	75.0	75.0	75.0				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 15-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar				
Max.Temperature (in ⁰ c)	31	32	33	34.5	36				

Payout Structure :

	Payout Structure										
Daily Temp.				5-15 Years of age			15-50 Years of a	ge			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure :

your on act	out outdouter :											
	Payout Structure											
Daily Max Wind				5-15 Years of age	5-15 Years of age		15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals : A.Konduru

Annexure I.13.k Unit: Tree

State: ANDHRA PRADESH District : KRISHNA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

	Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb										
Max. Temperature (in 0c)	30.5	31.5	33.0	33						
Average RH										

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

	Trigger Temperature Range									
Fortnights	Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in ⁰ c)	19.0	20.0								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15										
Max.Temperature (in ⁰ c)	31	32	33	34.5	36					

Payout Structure :

	Payout Structure											
Daily Temp.				5-15 Years of age			15-50 Years of a	ge				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure :

your on act	out outdouter :											
	Payout Structure											
Daily Max Wind				5-15 Years of age	5-15 Years of age		15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals :Vissannapet

State: ANDHRA PRADESH
District: KRISHNA

Annexure I.13.I

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 35 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	30.5	31.5	33.0	33			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar						
Min. Temperature (in ⁰ c)	16	17	18	19.0	20.0	
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 1					1-Mar to 15-Mar	
Max.Temperature (in ⁰ c)	31	32	33	34.5	36	

Payout Structure :

	Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of a	ge		
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your on act	out out detaile.									
	Payout Structure									
Daily Max Wind			5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals :Vijayawada Urban, Vijayawada Rural, Penamaleru, Kankipadu, Thotlavalluru

State: ANDHRA PRADESH

District: KRISHNA

Annexure I.13.m

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25

25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in ⁰ c)	30.5	31.5	33.0	33			
Average RH 75.0 75.0 75.0 75.0							

	5-15 Years of age 15-50 Years of a			
Strike at (No. of days)	3	3		
Exit (°C):	7	7		
Notional Payout (Rs./ day):	23.00	40.00		
Maximum Payout (Rs.):	115	200		

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mai										
Min. Temperature (in ⁰ c) 16 17 18 19.0										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar										
Max.Temperature (in ⁰ c)	31	32	33	34.5	36					

Payout Structure :

	Payout Structure												
Daily Temp.				5-15 Years of age		15-50 Years of a	ge						
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May					
Wind speed(Km/Hr)	45	40	40	35	35	30					

Payout Structure :

your on act	at off dotalo.												
	Payout Structure												
Daily Max Wind				5-15 Years of age	5-15 Years of age		15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	20	50	0.34		10.08	0.60		18					
Range 2	50	90	0.73	10.08	39.2	1.30	18	70					
Range 3	90	110	1.68	39.2	72.8	3.00	70	130					
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0					

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals: Thiruvuru, Ganpalagudem

State: ANDHRA PRADESH
District: KRISHNA

Annexure I.13.n

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1)

1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb										
Max. Temperature (in 0c)	31.5	33.0	34.5	34.5						
Average RH	75.0	75.0	75.0	75.0						

	5-15 Years of age 15-50 Years of a			
Strike at (No. of days)	3	3		
Exit (°C):	7	7		
Notional Payout (Rs./ day):	23.00	40.00		
Maximum Payout (Rs.):	115	200		

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mai										
Min. Temperature (in ⁰ c) 16 17 18 19.0										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar										
Max.Temperature (in ⁰ c)	31	32	33	34.5	36					

Payout Structure :

	Payout Structure												
Daily Temp.				5-15 Years of age		15-50 Years of a	ge						
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May					
Wind speed(Km/Hr)	45	40	40	35	35	30					

Payout Structure :

your on act	out off dotal of .												
Payout Structure													
Daily Max Wind			5-15 Years of age			15-50 Years of age							
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	20	50	0.34		10.08	0.60		18					
Range 2	50	90	0.73	10.08	39.2	1.30	18	70					
Range 3	90	110	1.68	39.2	72.8	3.00	70	130					
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0					

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals: Thavanampalli, Somala

State: ANDHRA PRADESH
District: CHITTOOR

(Rs.)

Annexure I.14.a

Unit : Tree

5 mm. (in

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age		
Notional Payout Rs./Tree./mm	11	20		
Maximum payout (Rs.)	110	200		

200 Rs.

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

 Cover Period :
 1-Jan-12
 to
 29-Feb-12

 Maximum payout
 5-15 Yrs of age
 15-50 Yrs of age

115 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Fe							
Max. Temperature (in ⁰ c)	29.0	31.0	33.0	35.0			
Average RH (%)	75	75	75	75			

	5-15 Years of age	15-50 Years of age		
Strike at (No. of days)	3	3		
Exit (°C):	7	7		
Notional Payout (Rs./ day):	23.00	40.00		
Maximum Payout (Rs.):	115	200		

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c)	14	14.5	15	16.0	17.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37			

Payout Structure :

	Payout Structure									
Daily Max Wind				5-15 Years of age			irs of age 15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure

your on aor	out off dottare .										
	Payout Structure										
Daily Max Wind	5-15 Years of a		5-15 Years of age	s of age 15-50 Years of ag		ge					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12.0%	12.0%	

Mandals: Srirangarajapuram, Palasamudram

xure I.14.b

Unit : Tree

State: ANDHRA PRADESH
District: CHITTOOR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age	
Notional Payout Rs./Tree./mm	11	20	
Maximum payout (Rs.)	110	200	

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 1-Jan-12
 to
 29-Feb-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in ⁰ c)	29.0	31.0	33.0	35.0			
Average RH (%)	75	75	75	75			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 15-Feb to 29-Feb 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Fortnights Min. Temperature (in ⁰c) 14 14.5 15 16.0 17.5 Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar

31.5

Payout Structure:

Max.Temperature (in ⁰c)

	Payout Structure									
Daily Max	5-15 Years of age				15-50 Years of age					
Wind Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

33.5

35

37

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

29.5

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

	A Citablato .								
	Payout Structure								
Daily Max Wind				5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals: Ramachandrapuram,

xure I.14.c

Unit : Tree

State: ANDHRA PRADESH
District : CHITTOOR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 1-Jan-12
 to
 29-Feb-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb		
Max. Temperature (in ⁰ c)	29.0	31.0	33.0	35.0		
Average RH (%)	75	75	75	75		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 15-Feb to 29-Feb 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Fortnights Min. Temperature (in ⁰c) 14 14.5 15 16.0 17.5 Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar Max.Temperature (in ⁰c) 29.5 31.5 33.5 35 37

Payout Structure :

	Payout Structure								
Daily Max Wind				5-15 Years of age			15-50 Years of a	ige	
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

,									
	Payout Structure								
Daily Max Wind				5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals : Puttur xure I.14.d

State: ANDHRA PRADESH
District: CHITTOOR

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excess of (ERS 1) 30 m

30 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb								
Max. Temperature (in ⁰ c)	29.0	31.0	33.0	35.0				
Average RH (%)	75	75	75	75				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in ⁰ c)	14	14.5	15	16.0	17.5				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar				
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37				

Payout Structure :

	Payout Structure											
Daily Max Wind	3-13 feats of age			5-15 Years of age			15-50 Years of a	ge				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure

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	Payout Structure												
Daily Max Wind			5-15 Years of age			15-50 Years of age							
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	20	50	0.34		10.08	0.60		18					
Range 2	50	90	0.73	10.08	39.2	1.30	18	70					
Range 3	90	110	1.68	39.2	72.8	3.00	70	130					
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0					

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	5-15 Yrs. 15-50 Yrs		15-50 Yrs	
450	800	54	96	12.0%	12.0%	

Mandals : Puthalapattu, Pakala exure I.14.e

State: ANDHRA PRADESH District : CHITTOOR

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 29-Feb-12 to

Index: Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

200 Rs.

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12 Maximum payout 5-15 Yrs of age 15-50 Yrs of age (Rs.)

115 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb								
Max. Temperature (in ⁰ c)	29.0	31.0	33.0	35.0				
Average RH (%)	75	75	75	75				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in ⁰ c)	14	14.5	15	16.0	17.5				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar				
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37				

Payout Structure :

	Payout Structure											
Daily Max Wind	3-13 feats of age			5-15 Years of age			15-50 Years of a	ge				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31-May									
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure

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	Payout Structure											
Daily Max Wind				5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450	800	54	96	12.0%	12.0%	

Mandals :Penamarru, Chandragiri, Chinagottigallu

exure I.14.f
Unit: Tree

5 mm. (in

State: ANDHRA PRADESH
District: CHITTOOR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

 Cover Period :
 1-Jan-12
 to
 29-Feb-12

 Maximum payout
 5-15 Yrs of age
 15-50 Yrs of age

(Rs.) 115 Rs. 200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb								
Max. Temperature (in ⁰ c) 29.0 31.0 33.0 35.0								
Average RH (%)	75	75	75	75				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in ⁰ c) 14 14.5 15 16.0					17.5				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar				
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37				

Payout Structure :

	Payout Structure											
Daily Max Wind	(5-15 Years of age			15-50 Years of a	ge				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85.00	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31-May									
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure

your on aor	out officials.											
	Payout Structure											
Daily Max Wind				5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450	800	54	96	12.0%	12.0%	

Mandals :Palasamudram

State: ANDHRA PRADESH
District: CHITTOOR

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Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in 0c)	29.0	31.0	33.0	35.0		
Average RH (%)	75	75	75	75		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mai						
Min. Temperature (in ⁰ c)	14	14.5	15	16.0	17.5	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37	

Payout Structure :

	Payout Structure									
Daily Max Wind			5-15 Years of age			5-15 Years of age 15-50 Years of age			ge	
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure

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	Payout Structure										
Daily Max Wind			5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals: Nindra, Varadayapalem, Sathyaveedu, Nagalapuram,

Pitchatur, K V P Puram

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Unit : Tree

5 mm. (in

State: ANDHRA PRADESH
District: CHITTOOR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	29.0	31.0	33.0	35.0		
Average RH (%)	75	75	75	75		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mai						
Min. Temperature (in ⁰ c)	14	14.5	15	16.0	17.5	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37	

Payout Structure :

	Payout Structure										
Daily Max Wind				5-15 Years of age	15-50 Years of age						
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure

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				Payout St	ructure			
Daily Max Wind			5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12.0%	12.0%	

Mandals : Narayanavanam, Srikalahasthi, Thottambedu, B N Kandirga exure I.14.i

State: ANDHRA PRADESH
District: CHITTOOR

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb									
Max. Temperature (in ⁰ c)	Max. Temperature (in °c) 29.0 31.0 33.0 35.0								
Average RH (%)									

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

 Trigger Temperature Range

 Fortnights
 1-Jan to 15-Jan
 16-Jan to 31-Jan
 1-Feb to 14-Feb
 15-Feb to 29-Feb
 1-Mar to 15-Mar

 Min. Temperature (in °c)
 14
 14.5
 15
 16.0
 17.5

 Fortnights
 1-Jan to 15-Jan
 16-Jan to 31-Jan
 1-Feb to 14-Feb
 15-Feb to 29-Feb
 1-Mar to 15-Mar

 Max.Temperature (in °c)
 29.5
 31.5
 33.5
 35
 37

Payout Structure :

	Payout Structure										
Daily Max			5-15 Years of age			15-50 Years of age					
Wind Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger									
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure

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	Payout Structure											
Daily Max Wind			5-15 Years of age			15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yr		
450	800	54	96	12.0%	12.0%	

Mandals : Nagari exure I.14.j

State: ANDHRA PRADESH
District: CHITTOOR

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

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Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	29.0	31.0	33.0	35.0		
Average RH (%)	75	75	75	75		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	14	14.5	15	16.0	17.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37		

Payout Structure :

	Payout Structure							
Daily Max Wind				5-15 Years of age			15-50 Years of a	ge
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure

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	Payout Structure								
Daily Max Wind				5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals : Karvetinagar xure I.14.k

State: ANDHRA PRADESH
District: CHITTOOR

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters					
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb					
Max. Temperature (in ⁰ c)	29.0	31.0	33.0	35.0	
Average RH (%)	75	75	75	75	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Ma									
Min. Temperature (in ⁰ c) 14 14.5 15 16.0 1									
Fortnights	15-Feb to 29-Feb	1-Mar to 15-Mar							
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37				

Payout Structure :

	Payout Structure												
Daily Max Wind				5-15 Years of age			15-50 Years of a	ge					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure

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	Payout Structure												
Daily Max Wind	(5-15 Years of age		15-50 Years of age							
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	20	50	0.34		10.08	0.60		18					
Range 2	50	90	0.73	10.08	39.2	1.30	18	70					
Range 3	90	110	1.68	39.2	72.8	3.00	70	130					
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0					

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Y	
450	800	54	96	12.0%	12.0%

Mandals : Irala, K V Palli, Yerravaripalli, Rompicherla, Pileru, Kalikiri, exure I.14.I

State: ANDHRA PRADESH Pulicherla, Sodam

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

District :

CHITTOOR

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

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Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb									
Max. Temperature (in °c) 29.0 31.0 33.0 35.0									
Average RH (%)									

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Ma									
Min. Temperature (in ⁰ c) 14 14.5 15 16.0 1									
Fortnights	15-Feb to 29-Feb	1-Mar to 15-Mar							
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37				

Payout Structure :

	Payout Structure												
Daily Max Wind				5-15 Years of age			15-50 Years of a	ge					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure

your on aor	u. u .										
	Payout Structure										
Daily Max Wind				5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals : Gudipala xure I.14.m

State: ANDHRA PRADESH
District: CHITTOOR

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

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Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in 0c)	29.0	31.0	33.0	35.0			
Average RH (%)	75	75	75	75			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Min. Temperature (in ⁰ c)	14	14.5	15	16.0	17.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37			

Payout Structure :

	Payout Structure								
Daily Max Wind				5-15 Years of age			15-50 Years of a	ge	
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure

your on aor	u. u .										
	Payout Structure										
Daily Max Wind				5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals: Gangadharanellore

xure I.14.n

Unit : Tree

State: ANDHRA PRADESH
District : CHITTOOR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 1-Jan-12
 to
 29-Feb-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	29.0	31.0	33.0	35.0		
Average RH (%)	75	75	75	75		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

1-Jan-12 15-Mar-12 Maximum payout 5-15 Yrs of age 15-50 Yrs of age (Rs.) 85 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Min. Temperature (in ⁰ c)	14	14.5	15	16.0	17.5	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in ⁰ c)	29.5	31.5	33.5	35	37	

Payout Structure :

	Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 31-May-12 to 5-15 Yrs of age Maximum Payout 15-50 Yrs of age (Rs.) 140 Rs. 250 Rs.

Index: Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure:

	Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age			
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium(Rs/Tree)		Prem(%)		Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%	64	115

Mandals : Chittoor exure I.14.0

State: ANDHRA PRADESH
District: CHITTOOR

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in 0c)	29.0	31.0	33.0	35.0		
Average RH (%)	75	75	75	75		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Min. Temperature (in ⁰ c)	14	14.5	15	16.0	17.5	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37	

Payout Structure :

	Payout Structure										
Daily Max Wind				5-15 Years of age			15-50 Years of age				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

		Daily Max \	Wind Trigger			
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure

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	Payout Structure											
Daily Max Wind				5-15 Years of age	15-50 Years of age			ge				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs	
450	800	54	96	12.0%	12.0%

Mandals : Bangarupalem, Peddamandyam, Thambalapalli, Mulakalacheruvu,
Peddathippasamudram, B Kothakota, Kurabalakota, Gurramkonda, kalakada, Vayalpadu,
Nimmanapalli, Mandapalli, Ramasamudram, Punganuru, Choudapalli, Peddapanjani,
Gangavaram, Palamaneru, Bireddypalli, Venkatagirikota, Ramakuppam, Shantipuram, Gudipalli,
Kuppam

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

State:

District:

ANDHRA PRADESH

CHITTOOR

(Rs.)

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

200 Rs.

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 1-Jan-12
 to
 29-Feb-12

 Maximum payout
 5-15 Yrs of age
 15-50 Yrs of age

115 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb		
Max. Temperature (in ⁰ c)	29.0	31.0	33.0	35.0		
Average RH (%)	75	75	75	75		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c)	14	14.5	15	16.0	17.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in °c) 29.5 31.5 33.5 35 37								

Payout Structure :

	Payout Structure									
Daily Max				5-15 Years of age	15-50 Years of age					
Wind Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40	,	8	0.75	,	15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger							
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Γ	Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

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	Payout Structure										
Daily Max Wind				5-15 Years of age 15-50 Years of age			ge				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum	Insured	Premium	(Rs/Tree)	Premiur	m(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		
450	800	54	96	12.0%	12.0%	

Mandals : Yadamarri exure I.14.q

State: ANDHRA PRADESH
District: CHITTOOR

Unit : Tree

5 mm. (in

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

 Cover Period :
 1-Jan-12
 to
 29-Feb-12

 Maximum payout
 5-15 Yrs of age
 15-50 Yrs of age

(Rs.) 115 Rs. 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective

The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in 0c)	29.0	31.0	33.0	35.0			
Average RH (%)	75	75	75	75			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	14	14.5	15	16.0	17.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37		

Payout Structure :

	Payout Structure								
Daily Max Wind	5-15 Years of age 15-50 Years of age		5-15 Years of age			ge			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure

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	Payout Structure										
Daily Max Wind			5-15 Years of age			15-50 Years of age					
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals :Vijayapuram

exure I.14.r

Unit : Tree

5 mm. (in

State: ANDHRA PRADESH
District: CHITTOOR

(Rs.)

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2)

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

200 Rs.

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

 Cover Period :
 1-Jan-12
 to
 29-Feb-12

 Maximum payout
 5-15 Yrs of age
 15-50 Yrs of age

115 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in ⁰ c)	29.0	31.0	33.0	35.0			
Average RH (%)	75	75	75	75			

	5-15 Years of age	15-50 Years of age	
Strike at (No. of days)	3	3	
Exit (°C):	7	7	
Notional Payout (Rs./ day):	23.00	40.00	
Maximum Payout (Rs.):	115	200	

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 15-Feb to 29-Feb 1-Mar to 15-Mar							
Min. Temperature (in ⁰ c)	14	14.5	15	16.0	17.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	29.5	31.5	33.5	35	37		

Payout Structure :

Payout Structure									
Daily Max Wind			5-15 Years of age			15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

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	Payout Structure										
Daily Max Wind		5-15 Years of age			15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum	Insured	Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals :Vedurukuppam, Kammapalli

xure I.14.s

Unit: Tree

State: ANDHRA PRADESH District : CHITTOOR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout 5-15 Yrs of age 15-50 Yrs of age (Rs.) 115 Rs. 200 Rs.

> Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters					
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb					
Max. Temperature (in ⁰ c)	29.0	31.0	33.0	35.0	
Average RH (%)	75	75	75	75	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 150
 150

Index : Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in ⁰ c)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max.Temperature (in ⁰ c)	29.5	31.5	33.5	35	37

Payout Structure :

	Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of a	ge	
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

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	Payout Structure								
Daily Max Wind				5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

Mandals : Vadamalpeta, Tirupathi Urbanm, Tirupathi Rural, Ranigunta,

Yerpedu

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

State: ANDHRA PRADESH

CHITTOOR

District :

Index : Consecutive two day's rainfall in excess of (ERS 1) 30 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters					
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb					
Max. Temperature (in 0c)	29.0	31.0	33.0	35.0	
Average RH (%)	75	75	75	75	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in ⁰ c)	14	14.5	15	16.0	17.5				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar				
Max.Temperature (in 0c)	33.5	35	37						

Payout Structure :

	Payout Structure												
Daily Max Wind		5-15 Years of age				15-50 Years of a	ge						
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure

your on aor	u. u .												
	Payout Structure												
Daily Max Wind				5-15 Years of age	5-15 Years of age		15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	20	50	0.34		10.08	0.60		18					
Range 2	50	90	0.73	10.08	39.2	1.30	18	70					
Range 3	90	110	1.68	39.2	72.8	3.00	70	130					
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0					

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	5-15 Yrs. 15-50 Yrs		15-50 Yrs	
450	800	54	96	12.0%	12.0%	

Mandals: C. Belagal, Kouthalam, Kosigi, Mantralayam, Nandavaram, Gonegandla, Emmiganuru, Peddakadaluru, Adoni

State: ANDHRA PRADESH
District: KURNOOL

Annexure I.15.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb									
Max. Temperature (in ⁰ c)	32	34.0	36.0	37.5					
Average RH	75.0	75.0	75.0	75.0					

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar										
Min. Temperature (in ⁰ c)	14.5	14.5	15.5	16.5	18.0					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar					
Max.Temperature (in ⁰ c)	32.5	34.5	36.5	38	40					

Payout Structure :

	Payout Structure												
Daily	5-15 Years of age			15-50 Years of age									
Temp. Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May					
Wind speed(Km/Hr)	45	40	40	35	35	30					

Payout Structure :

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Payout Structure									
Daily Max Wind				5-15 Years of age		15-50 Years of age			
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12%	12%	

Mandals: Devarakonda, Polagunda, Aluru, Aspari, Pattikanda,

State: ANDHRA PRADESH KURNOOL District:

Annexure I.15.b maddikera East, Chippagiri, Halaharvi, tuggali Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) Index: Consecutive two day's rainfall in excess of (ERS 1)

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12 Maximum payout 5-15 Yrs of age 15-50 Yrs of age (Rs.) 115 Rs. 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Feb to 14-Feb	15-Feb to 29-Feb					
Max. Temperature (in ⁰ c)	32	34.0	36.0	37.5			
Average RH	75.0	75.0	75.0	75.0			

<u>.</u>		
	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 15-Feb to 29-Feb 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Fortnights Min. Temperature (in ⁰c) 14.5 14.5 15.5 16.5 18.0 Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar

34.5

Payout Structure:

Max.Temperature (in ⁰c)

	Payout Structure									
Daily Temp.			5-15 Years of age		15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

36.5

38

40

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

32.5

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

	at of actains i								
	Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age			
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Dhone, Bethamcherla, Panyam, Gadivemula,. Bandiatmakur,

Nandyal, Mahanandi, Velgode

Annexure I.15.c

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

State: ANDHRA PRADESH

KURNOOL

District :

Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in Index:

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in 0c)	32	34.0	36.0	37.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-N								
Min. Temperature (in ⁰ c)	14.5	14.5	15.5	16.5	18.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	32.5	34.5	36.5	38	40			

Payout Structure :

	Payout Structure										
Daily Temp.			5-15 Years of age			15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

out outdoute.										
Payout Structure										
Daily Max Wind			5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Kallur, Nandikotkur, Pagidyala, Kothapalli, Atmakur, Srisailam,

Pamulapadu, Jupadu, Midtur

Annexure I.15.d

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

State: ANDHRA PRADESH

KURNOOL

District :

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in 0c)	32	34.0	36.0	37.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-N								
Min. Temperature (in ⁰ c)	14.5	14.5	15.5	16.5	18.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	32.5	34.5	36.5	38	40			

Payout Structure :

	Payout Structure										
Daily Temp.			5-15 Years of age			15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May					
Wind speed(Km/Hr)	45	40	40	35	35	30					

Payout Structure :

your on act	at Gradian .											
	Payout Structure											
Daily Max Wind				5-15 Years of age		15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Kodumur, Kurnool, Gudur, Krishnagiri, Veldurthi, Orvakal

State: ANDHRA PRADESH
District: KURNOOL

Annexure I.15.e

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

	Trigger Parameters									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb										
Max. Temperature (in 0c)	32	34.0	36.0	37.5						
Average RH	75.0	75.0	75.0	75.0						

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar										
Min. Temperature (in ⁰ c)	14.5	14.5	15.5	16.5	18.0					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar					
Max.Temperature (in °c) 32.5 34.5 36.5 38 40										

Payout Structure :

	Payout Structure												
Daily Temp.	5-15 Years of age 15-50 Years of age						ge						
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85.00	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May					
Wind speed(Km/Hr)	45	40	40	35	35	30					

Payout Structure :

your on act	at Gradian .											
	Payout Structure											
Daily Max Wind				5-15 Years of age		15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0				

Total Sum	Insured	Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Peapalli, Gospadu, Koilkuntla, Banaganapalli, Sanjamala, Kolimigundla, Owk, Vuyyalavada, Dornipadu, Allagadda, Chagalamarri, Rudravaram, Sirvel

Annexure I.15.f

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

State:

District :

ANDHRA PRADESH

KURNOOL

Index: Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age	
(Rs.)	115 Rs.	200 Rs.	

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters					
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb					
Max. Temperature (in 0c)	32	34.0	36.0	37.5	
Average RH	75.0	75.0	75.0	75.0	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar						
Min. Temperature (in ⁰ c)	14.5	14.5	15.5	16.5	18.0	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar	
Max.Temperature (in ⁰ c)	32.5	34.5	36.5	38	40	

Payout Structure :

	Payout Structure							
Daily Temp.	5-15 Years of age 15-50 Years of age			5-15 Years of age			ge	
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your on act	out outdoute :								
	Payout Structure								
Daily Max Wind				5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Chakrayapet, Kondapuram, Mylavaram, Peddamudiam, Jammalamadugu, Muddanuru, Simhadripuram, Lingala, Pulivendula, Vemula,

Annexure I.16.a

Unit: Tree

State: ANDHRA PRADESH District : KADAPA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excess of (ERS 1) 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout 5-15 Yrs of age 15-50 Yrs of age (Rs.) 115 Rs. 200 Rs.

> Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters					
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb					
Max. Temperature (in 0c)	32	34.0	36.0	37.5	
Average RH	75.0	75.0	75.0	75.0	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Min. Temperature (in ⁰ c)	16	16.5	17	18.5	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	32.5	34.5	36.5	38	40		

Payout Structure :

Payout Structure										
Daily Temp.				5-15 Years of age	15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
	Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

your on act	t Gildottaro .								
Daily Max Wind	5-15 reals of age					15-50 Years of age			
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum	Total Sum Insured		(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	5-15 Yrs. 15-50 Yrs		15-50 Yrs	
450 800		54	96	12%	12%	

Mandals:Chitvel, Penagaluru, Brahmangari Matham, B.Koduru, kalasapadu, Porumamilla, Badvel, Gopavaram, Atluru, Chitvel, S A State: ANDHRA PRADESH Kasinayana

Annexure I.16.b

Unit: Tree

KADAPA

District :

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: 20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in Consecutive two day's rainfall in excess of (ERS 1)

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age		
Notional Payout Rs./Tree./mm	11	20		
Maximum payout (Rs.)	110	200		

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb		
Max. Temperature (in ⁰ c)	32	34.0	36.0	37.5		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Min. Temperature (in ⁰ c)	16	16.5	17	18.5	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	32.5	34.5	36.5	38	40		

Payout Structure :

Payout Structure										
Daily Temp.				5-15 Years of age	15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
	Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

your on act	otaro:										
	Payout Structure										
Daily Max Wind				5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Kodur

State: ANDHRA PRADESH District : KADAPA

Annexure I.16.c

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excess of (ERS 1)

20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in 0c)	32	34.0	36.0	37.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Min. Temperature (in ⁰ c)	16	16.5	17	18.5	20.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	32.5	34.5	36.5	38	40			

Payout Structure :

	Payout Structure									
Daily Temp.				5-15 Years of age			15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on act	otaro:										
	Payout Structure										
Daily Max Wind				5-15 Years of age			15-50 Years of age				
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals: Obulavaripalle, Vontimitta, Sidhout, Nandaluru, Rajampet,

Pullampeta,

Annexure I.16.d

Unit: Tree

State: ANDHRA PRADESH District : KADAPA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index:

Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb						
Max. Temperature (in ⁰ c)	32	34.0	36.0	37.5		
Average RH	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-N							
Min. Temperature (in ⁰ c)	16	16.5	17	18.5	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	32.5	34.5	36.5	38	40		

Payout Structure :

	Payout Structure										
Daily Temp.				5-15 Years of age			15-50 Years of age				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85.00	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on act	Actor of the second of the sec										
	Payout Structure										
Daily Max Wind	5-15 reals of age				15-50 Years of age						
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12%	12%	

Mandals:Rayachoti, Lakkireddyopalli,Galiveedu,

Annexure I.16.e Unit : Tree

State: ANDHRA PRADESH District :

KADAPA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Consecutive two day's rainfall in excess of (ERS 1) Index: 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12 Maximum payout 5-15 Yrs of age 15-50 Yrs of age (Rs.) 115 Rs. 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in ⁰ c)	32	34.0	36.0	37.5			
Average RH	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

1-Jan-12 15-Mar-12 Maximum payout 5-15 Yrs of age 15-50 Yrs of age (Rs.) 85 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

ringger remperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Min. Temperature (in ⁰ c)	16	16.5	17	18.5	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	32.5	34.5	36.5	38	40		

Payout Structure:

,									
Payout Structure									
Daily Temp.			5-15 Years of age			15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 31-May-12 to 5-15 Yrs of age Maximum Payout 15-50 Yrs of age (Rs.) 140 Rs. 250 Rs.

> Index: Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 1						16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure:

	t officials :							
Payout Structure								
Daily Max			5-15 Years of age			15-50 Years of age		
Wind Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Total Sui	n Insured	Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	54	96	12%	12%	

Mandals: T.Sundupalli, Sambepalli, Chinamandem

State: ANDHRA PRADESH District : KADAPA

Annexure I.16.f

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index: Consecutive two day's rainfall in excess of (ERS 1)

20 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb							
Max. Temperature (in ⁰ c)	32	34.0	36.0	37.5			
Average RH 75.0 75.0 75.0 75.0							

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Pavout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-							
Min. Temperature (in ⁰ c)	16	16.5	17	18.5	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in °c) 32.5 34.5 36.5 38 40							

Payout Structure :

	Payout Structure									
Daily Temp.				15-50 Years of age						
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85.00	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your on act	otal o i								
Payout Structure									
Daily Max Wind				5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Mandals:Veeraballe, Rajupalem, Duvvuru, S.Mydukuru, Khajipet, Chapadu, Prodduturu, Erraguntla, Kamalapuram, Valluru, Chennuru, Veerapanayunipalli, Kadapa, C.Kdinne, Pendlimarri, Vempalli, Ramapuram

Annexure I.16.g

Unit : Tree

State: ANDHRA PRADESH
District: KADAPA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) 25 mm plus subsequent day's rainfall, if it is greater than (ERS 2) 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 1-Jan-12 to 29-Feb-12

Maximum payout	5-15 Yrs of age	15-50 Yrs of age
(Rs.)	115 Rs.	200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

Trigger Parameters					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	
Max. Temperature (in 0c)	32	34.0	36.0	37.5	
Average RH	75.0	75.0	75.0	75.0	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-12
 to
 15-Mar-12

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cummulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in ⁰ c)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max.Temperature (in ⁰ c)	32.5	34.5	36.5	38	40

Payout Structure :

	Payout Structure								
Daily Temp.				5-15 Years of age			15-50 Years of age		
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85.00	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-12
 to
 31-May-12

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

your on act	·								
	Payout Structure								
Daily Max Wind				5-15 Years of age			15-50 Years of age		
Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0	

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

Pilot WBCIS for **Mango Plantations** in **Adilabad** Dist. Rabi 2011-12

Annexure II.1 List of RUA - RWS - BWS

	WBCIS for Mango Plantations in Ad		List of RUA - RWS - BWS
S.No		Reference Weather Station	Backup Weather Station
1	Adilabad	Adilabad	Jainad
2	Asifabad	Asifabad	Tiriyani
3	Bazarhathnur	Bazarhathnur	Talamadugu
4	Bejjur	Bejjur	Dahegaon
5	Bela	Bela	Narnoor
6	Bellampally	Bellampally	Nennel
7	Bhainsa	Bhainsa	Kubeer
8	Bheemini	Bheemini	Dahegaon
9	Boath	Boath	Sarangapur
10	Chennur	Chennur	Jaipur
11	Dahegaon	Dahegaon	Kasipet
12	Dandepalli	Dandepalli	Jannaram
13	Dilwarpur	Dilwarpru	Nirmal
14	Gudihathnoor	Gudihathnoor	Indervelly
15	Ichoda	Ichoda	Neredigonda
16	Indervelly	Indervelly	Utnoor
17	Jainad	Jainad	Bela
18	Jainoor	Jainoor	Narnoor
19	Jaipur	Jaipur	Mandamarri
20	Jannaram	Jannaram	Kaddam
21	Kaddam Peddur	Kaddam Peddur	Sirpur(U)
22	Kagaznagar	Kagaznagar	Sirpur(T)
23	Kasipet	Kasipet	Tiriyani
24	Kerameri	Kerameri	Asifabad
25	Khanapur	Khanapur	Kaddam Peddur
26	Kotapally	Kotapally	Chennur
27	Kouthala	Kouthala	Bejjur
28	Kubeer	Kubeer	Mudhole
29	Kuntala	Kuntala	Bhainsa
30	Laxmanchanda	Laxmanchanda	Mamda
31	Lokeshwaram	Lokeshwaram	Dilwarpur
32	Luxettipet	Luxettipet	Dandepalli
33	Mamda	Mamda	Khanapur
34	Mancherial	Mancherial	Mandamarri
35	Mandamarri	Mandamarri	Kasipet
36	Mudhole	Mudhole	Lokeshwaram
37	Narnoor	Narnoor	Jainoor
38	Nennel	Nennel	Bheemini
39	Neredigonda	Neredigonda	Boath
40	Nirmal	Nirmal	
41	Rebbena	Rebbena	Sarangapur Kagaznagar
			Boath
42	Sarangapur Sianum(T)	Sarangapur Simmum(T)	
43	Sirpur(T) Sirpur(U)	Sirpur(T)	Kasipet
44	Talamadugu	Sirpur(U) Talamadugu	Jainoor Tamai
45	•	3	Tamsi
46	Tamsi	Tamsi	Adilabad
47	Tandur	Tandur	Dahegaon
48	Tanoor	Tanoor	Mudhole
49	Tiriyani	Tiriyani	Jannaram
50	Utnoor	Utnoor	Kaddam
51	Vemanpally	Vemanpally	Kotapally
52	Wankidi	Wankidi	Asifabad

AGRICULTURE INSURANCE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD Annexure II.2 for Mango Plantations in Karimnagar Dist. Rabi 2011-12 List of RUA - RWS - BWS

Pilot WBCIS for **Mango Plantations** in **Karimnagar** Dist. Rabi 2011-12

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Beijanki	Beijanki	Koheda
2	Bheemdevarpalle	Bheemdevarpalle	Huzurabad
3	Boinapalle	Boinapalle	Vemulawada
4	Chandurthi	Chandurthi	
5			Konaraopeta
	Chigurumamidi	Chigurumamidi	Husnabad
6	Choppadandi	Choppadandi	Julapalli
7	Dharmapuri	Dharmapuri	Gollapalle
8	Dharmaram	Dharmaram	Choppadandi
9	Elkathurthi	Elkathurthi	Bheemdevarpalle
10	Ellanthakunta	Ellanthakunta	Bejjanki
11	Gambhiraopet	Gambhiraopet	Mustabad
12	Gangadhara	Gangadhara	Ramadugu
13	Gollapalle	Gollapalle	Pegadapalli
14	Husnabad	Husnabad	Bheemdevarpalle
15	Huzurabad	Huzurabad	Kamalapur
16	Ibrahimpatnam	Ibrahimpatnam	Mallapur
17	Jagtial	Jagtial	Sarangapur
18	Jammikunta	Jammikunta	Veenavanka
19	Julapalli	Julapalli	Dharmaram
20	Kamalapur	Kamalapur	Elkathurthi
21	Kamanpur	Kamanpur	Mutharam Manthani
22	Karimnagar	Karimnagar	Bejjanki
23	Kataram	Kataram	Malharrao
24	Kathlapur	Kathlapur	Chandurthi
25	Kesavapatnam	Kesavapatnam	Huzurabad
26	Kodimial	Kodimial	Mallial
27	Koheda	Koheda	Husnabad
28	Konaraopeta	Konaraopeta	Yellareddipeta
29	Koratla	Koratla	Metpalle
30	Mahadevpur	Mahadevpur	Mutharam(Mah)
31	Malharrao	Malharrao	Mutharam Manthani
32	Mallapur	Mallapur	Raikal
33	Mallial	Mallial	Jagtial
34	Manakondur	Manakondur	Sultanabad
35	Manthani	Manthani	Malharrao
36	Medipalli	Medipalli	Kathlapur
37	Metpalle	Metpalle	Kathlapur
38	Mustabad	Mustabad	Sirsilla
	Mutharam Manthani	Mutharam Manthani	Srirampur
	Mutharam(Mah)	Mutharam(Mah)	Kataram
41	Odela	Odela	Veenavanka
42	Peddapalli	Peddapalli	Sultanabad
43	Pegadapalli	Pegadapalli	Dharmaram
44	Raikal	Raikal	Sarangapur
45	Ramadugu	Ramadugu	Karimnagar
46	Ramagundam	Ramagundam	Kamanpur
47	Saidapur	Saidapur	Kesavapatnam
48	Sarangapur	Sarangapur	Dharmapuri
49	Sirsilla	Sirsilla	Ellanthakunta
50	Srirampur	Srirampur	Peddapalli
51	Sultanabad	Sultanabad	Julapalli
52	Thimmapur	Thimmapur	Manakondur Manakondur
53	Valagatoor	Valagatoor	Dharmaram
54	Veenavanka	Veenavanka	
55	Veenavanka Vemulawada	Veenavanka Vemulawada	Kesavapatnam Sirsilla
-	Yellareddipeta	Yellareddipeta	
56	renareaaipeia	renareaaipeia	Mustabad

Annexure II.3

	BCIS for Mango Plantations in Mahbubnagar Dist. Rabi 2011-12		List of RUA - RWS - BWS
S.No	• • • • • • • • • • • • • • • • • • • •	Reference Weather Station	Backup Weather Station
1	Achampeta	Achampeta	Amrabad
2	Addakal	Addakal	Devarkadra
3	Aiza	Aiza	Waddepalle
4	Alampur	Alampur	Veepangandla
5	Amangal	Amangal	Madgul
6	Amrabad	Amrabad	Balamoor
7	Atmakur	Atmakur	Kothakota
8	Balamoor	Balamoor	Lingal
9	Balanagar	Balanagar	Jadcherla
10	Bhoothpur	Bhoothpur	Mahabubnagar
11	Bijinapalle	Bijinapalle	Tadoor
12	Bommaraspeta	Bommaraspeta	Kosgi
13	C C Kunta	C C Kunta	Kothakota
14	Dammaragidda	Dammaragidda	Maddur
15	Devarkadra	Devarkadra	C C Kunta
16	Dhanwada	Dhanwada	Narayanpet
17	Dharur	Dharur	Ghattu
18	Doulatabad	Doulatabad	Dammaragidda
19	Faruqnagar	Faruqnagar	Keshampeta
20	Gadwal	Gadwal	Dharur
21	Ghanpur	Ghanpur	Bijinapalle
22	Ghattu	Ghattu	Aiza
23	Gopalpeta	Gopalpeta	Nagar Kurnool
24	Hanwada	Hanwada	Mahabubnagar
25	Itikyal	Itikyal	Manopadu
26	Jadcherla	Jadcherla	Midjil
27	Kalwakurthy	Kalwakurthy	Vangoor
28	Keshampeta	Keshampeta	Talakondapalle
29	Kodair	Kodair	Pangal
30	Kodangal	Kodangal	Bommaraspeta
31	Koilkonda	Koilkonda	Hanwada
32	Kollapur	Kollapur	Peddakothapalle
33	Kondurg	Kondurg	Faruqnagar
34	Kosgi	Kosgi	Doulatabad
35	Kothakota	Kothakota	Peddamandadi
36	Kothur	Kothur	Faruqnagar
37	Lingal	Lingal	Peddakothapalle
38	Maddur	Maddur	Koilkonda
39	Madgul	Madgul	Veldanda
40	Mahabubnagar	Mahabubnagar	Koilkonda
41	Makthal	Makthal	Narva
42	Maldakal	Maldakal	Ghattu
43	Manganoor	Manganoor	Makthal
44	Manopadu	Manopadu	Alampur
45	Midjil	Midjil	Vangoor
46	Nagar Kurnool	Nagar Kurnool	Telkapalle
47	Narayanpet	Narayanpet	Utkoor
48	Narva	Narva	C C Kunta
49	Nawabpet	Nawabpet	Balanagar
	Pangal	Pangal	Pebbair
51	Pebbair	Pebbair	Itikyal
52	Peddakothapalle	Peddakothapalle	Kodair
53	Peddamandadi	Peddamandadi	Wanaparthy
54	Tadoor	Tadoor	Kalwakurthy
55	Talakondapalle	Talakondapalle	Amangal
56	Telkapalle	Telkapalle	Lingal
57	Thimmajipeta	Thimmajipeta	Kalwakurthy
58	Uppunuthala	Uppunuthala	Achampeta
59	Utkoor	Utkoor	Makthal
60	Vangoor	Vangoor	Veldanda
61	Veepangandla	Veepangandla	Kollapur
62	Veldanda	Veldanda	Madgul
63	Waddepalle	Waddepalle	Manopadu
64	Wanaparthy	Wanaparthy	Kothakota
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Pilot WBCIS for **Mango Plantations** in **Rangareddy** Dist. Rabi 2011-12

Annexure II.4 List of RUA - RWS - BWS

	VIDEIS IOI IVIAIIGO PIAIITATIOIIS III KA		LIST OF RUA - RWS - BWS
S.No	` '	Reference Weather Station	Backup Weather Station
1	Balanagar	Balanagar	Serilingampalle Peddemul
2	Bantaram Deale a scale and	Bantaram Dagle and a d	
3	Basheerabad	Basheerabad	Tandur
4	Chevella	Chevella	Pudur
5	Dharur	Dharur	Peddemul
6	Doma	Doma	Parigi
7	Gandeed	Gandeed	Kulkacharla
8	Ghatkesar	Ghatkesar	Hayathnagar
9	Hayathnagar	Hayathnagar	Ibrahimpatnam
10	Ibrahimpatnam	Ibrahimpatnam	Kandukur
11	Kandukur	Kandukur	Maheswaram
12	Keesara	Keesara	Ghatkesar
13	Kulkacharla	Kulkacharla	Doma
14	Maheswaram	Maheswaram	Shamshabad
15	Malkajgiri	Malkajgiri	Shamirpet
16	Manchal	Manchal	Ibrahimpatnam
17	Marpalle	Marpalle	Bantaram
18	Medchal	Medchal	Shamirpet
19	Moinabad	Moinabad	Chevella
20	Mominpet	Mominpet	Bantaram
21	Nawpet	Nawpet	Vikarabad
22	Parigi	Parigi	Pudur
23	Peddemul	Peddemul	Tandur
24	Pudur	Pudur	Vikarabad
25	Quthbullapur	Quthbullapur	Medchal
26	Rajendranagar	Rajendranagar	Moinabad
27	Saroornagar	Saroornagar	Hayathnagar
28	Serilingampalle	Serilingampalle	Rajendranagar
29	Shabad	Shabad	Chevella
30	Shamirpet	Shamirpet	Keesara
31	Shamshabad	Shamshabad	Moinabad
32	Shankarpalle	Shankarpalle	Chevella
33	Tandur	Tandur	Yelal
34	Uppal	Uppal	Ghatkesar
35	Vikarabad	Vikarabad	Dharur
36	Yacharam	Yacharam	Manchal
37	Yelal	Yelal	Dharur
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Annexure II.5

Yadagirigutta

Pilot WBCIS for Mango Plantations in Nalgonda Dist. Rabi 2011-12 List of RUA - RWS - BWS **Reference Weather Station Backup Weather Station** Reference Unit Area (RUA) 1 Alair Alair Rajapet 2 Anumula Anumula Peddavura 3 Atmakur(M) Atmakur(M) Valigonda 4 Atmakur(S) Atmakur(S) Mothey 5 Bhuvanagiri Bhuvanagiri Bibinagar 6 Bibinagar Bibinagar Pochampalle Bommalaramaram Bommalaramaram Yadagirigutta Pedda Adiserlapalle 8 Chandampet Chandampet 9 Chandur Chandur Nampalle 10 Chilkur Chilkur Kodad 11 Chinthapalle Chinthapalle Marrigudem 12 Chityala Chityala Narketpalle 13 Chivvemula Chivvemula Penpahad 14 Choutuppal Choutuppal Narayanapur 15 Dameracherla Dameracherla Miryalaguda 16 Devarakonda Devarakonda Gundlapalle 17 Garidepalli Garidepalli Huzurnagar 18 Gundala Gundala Turkapalle 19 Gundlapalle Gundlapalle <u>C</u>handampet Gurrampode 20 Vampalle Gurrampode 21 Huzurnagar Huzurnagar Mellacheruvu 22 Jajireddigudem Jajireddigudem Suryapet 23 Kangal Kangal Gurrampode 24 Kattangoor Kattangoor Saligouraram Kethepalle Kethepalle 25 Suryapet 26 Kodad Kodad Mellacheruvu 27 Marrigudem Marrigudem Nampalle 28 Mattampalle Mattampalle Neredcherla 29 Mellacheruvu Mellacheruvu Mattampalle Dameracherla 30 Miryalaguda Miryalaguda 31 Mothey Mothey Munagala 32 Mothkur Mothkur Atmakur(M) 33 Munagala Munagala Penpahad 34 Munugode Munugode Chandur Nakrekal 35 Nakrekal Kethepalle Nalgonda 36 Nalgonda Kangal 37 Nampalle Nampalle Chinthapalle Nandigudem Nandigudem Munagala 39 Narayanapur Narayanapur Munugode Kattangoor 40 Narketpalle Narketpalle Miryalaguda 41 Neredcherla Neredcherla 42 Nidamanur Nidamanur Anumula 43 Niuthankal Niuthankal Atmakur(S) 44 Pedda Adiserlapalle Pedda Adiserlapalle Gurrampode 45 Pedda Adiserlapalle Peddavura Peddavura 46 Penpahad Penpahad Garidepalli <u>Choutuppal</u> 47 Pochampalle Pochampalle Bhuvanagiri 48 Rajapet Rajapet Ramannapeta Ramannapeta Chityala 50 Saligouraram Saligouraram Nakrekal 51 Suryapet Suryapet Chivvemula 52 Thipparthi Thipparthi Nalgonda 53 Tirumalagiri Tirumalagiri Tungaturthi 54 Tripuram Tripuram Nidamanur 55 Tungaturthi Tungaturthi Niuthankal 56 Turkapalle Turkapalle Rajapet 57 Valigonda Valigonda Bhuvanagiri Vemulapalle Vemulapalle 58 Thipparthi

Yadagirigutta

Turkapalle

Pilot WBCIS for **Mango Plantations** in **Warangal**Dist. Rabi 2011-12

Annexure II.6 List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Athmakur	Athmakur	Hasanparthy
2	Bachannapet	Bachannapet	Jangaon
3	Bhupalpally	Bhupalpally	Venkatapur
4	Chennaraopet	Chennaraopet	Nekkonda
5	Cheriyal	Cheriyal	Bachannapet
	<i>C</i> hityal	Chityal	Mogullapally
7	Devaruppula	Devaruppula	Lingala Ghanpur
8	Dharmasagar	Dharmasagar	Ghanpur (Stn)
9	Dornakal	Dornakal	Kuravi
10	Duggondi	Duggondi	Narsampet
	Eturnagaram	Eturnagaram	Tadvai
	Geesugonda	Geesugonda	Hanamkonda
13	Ghanpur (M)	Ghanpur (M)	Venkatapur
14	Ghanpur (Stn)	Ghanpur (Stn)	Zaffergadh
15	Govindaraopet	Govindaraopet	Venkatapur
16	- Gudur	Gudur	Chennaraopet
17	Hanamkonda	Hanamkonda	Dharmasagar
18	Hasanparthy	Hasanparthy	Hanamkonda
19	Jangaon	Jangaon	Raghunathpalli
	Kesamudram	Kesamudram	Gudur
21	Khanapur	Khanapur	Chennaraopet
22	Kodakandla	Kodakandla	Palakurthy
23	Kothagudem	Kothagudem	Khanapur
24	Kuravi	Kuravi	Mahabubabad
25	Lingala Ghanpur	Lingala Ghanpur	Raghunathpalli
26	Maddur	Maddur	Narmetta
27	Mahabubabad	Mahabubabad	Kesamudram
28	Mangapet	Mangapet	Tadvai
	Maripeda	Maripeda	Narsimhulapet
	Mogullapally	Mogullapally	Parkal
	Mulugu	Mulugu	Govindaraopet
	Nallabelly	Nallabelly	Mulugu
	Narmetta	Narmetta	Ghanpur (Stn)
	Narsampet	Narsampet	Khanapur
	Narsimhulapet	Narsimhulapet	Thorrur
	Nekkonda	Nekkonda	Parvathagiri
	Nellikuduru	Nellikuduru	Thorrur
\vdash	Palakurthy	Palakurthy	Devaruppula
	Parkal	Parkal	Regonda
_	Parvathagiri	Parvathagiri	Wardhannapet
41	Raghunathpalli	Raghunathpalli	Ghanpur (Stn)
42	Raiparthy	Raiparthy	Palakurthy
	Regonda	Regonda	Ghanpur (M)
	Sangem	Sangem	Wardhannapet
45	Shayampet	Shayampet	Athmakur
46	Tadvai	Tadvai	Govindaraopet
47	Thorrur	Thorrur	Raiparthy
48	Venkatapur	Venkatapur	Mulugu
49	Warangal	Warangal	Hanamkonda
50	Wardhannapet	Wardhannapet	Raiparthy
51	Zaffergadh	Zaffergadh	Wardhannapet

Annexure II.7

Pilot WBCIS for **Mango Plantations** in **Khammam** Dist. Rabi 2011-12

List of RUA - RWS - BWS

	Reference Unit Area (RUA)		LIST OF RUA - RWS - BWS
S.No	,	Reference Weather Station	Backup Weather Station
	Aswapuram	Aswapuram Aswraopeta	Dummugudem
	Aswraopeta		Dammapeta
	Bayyaram	Bayyaram	Yellandu
	Bhadrachalam	Bhadrachalam	Burgampad
	Bonakal	Bonakal	Wyra
	Burgampad	Burgampad	Bhadrachalam
	Chandrugonda	Chandrugonda	Julurpad
	Cherla	Cherla	Manuguru
9	Chintakani	Chintakani	Khammam ®
10	Chintoor	Chintoor	Kunavaram
	Dammapeta	Dammapeta	Sathupally
12	Dummugudem	Dummugudem	Bhadrachalam
13	Enkoor	Enkoor	Julurpad
14	<i>G</i> arla	Garla	Bayyaram
15	Gundala	Gundala	Pinapaka
16	Julurpad	Julurpad	Enkoor
17	Kalluru	Kalluru	Penubally
18	Kamepelly	Kamepelly	Singareni
	Khammam ®	Khammam ®	Khammam(U)
20	Khammam(U)	Khammam(U)	Konijerla
	Konijerla	Konijerla	Wyra
	Kothagudem	Kothagudem	Tekulapally
	Kukkunoor	Kukkunoor	Velairpad
	Kunavaram	Kunavaram	V.R.Puram
	Kusumanchi	Kusumanchi	Khammam ®
	Madhira	Madhira	Bonakal
	Manuguru	Manuguru	Aswapuram
	Mudigonda	Mudigonda	Chintakani
	Mulkalapally	Mulkalapally	Dammapeta
	Nelakondapally	Nelakondapally	Mudigonda
	Palwancha	Palwancha	Kothagudem
	Penubally	Penubally	Sathupally
	Pinapaka	Pinapaka	Manuguru
	Sathupally	Sathupally	Penubally
	Singareni	Singareni	Yellandu
	Tekulapally	Tekulapally	Gundala
	Thallada	Thallada	Wyra
			Kusumanchi
38	Tirumalayapalem	Tirumalayapalem	
	V.R.Puram	V.R.Puram	Velairpad
40	Velairpad	Velairpad	Aswraopeta
-	Vemsoor	Vemsoor	Sathupally
42	Venkatapuram	Venkatapuram	Pinapaka
	Wazeedu	Wazeedu	Venkatapuram
	Wyra	Wyra	Thallada
	Yellandu	Yellandu	Tekulapally
46	Yerrupalem	Yerrupalem	Madhira

Annexure II.8

Pilot WBCIS for Mango Plantations in Srikakulam Dist. Rabi 2011-12

List of RUA - RWS - BWS

	VBCIS IOI Wango Plantations III SII		LIST OF RUA - RWS - BWS	
S.No	` ,	Reference Weather Station	Backup Weather Station	
1	Amadalavalasa	Amadalavalasa	Srikakulam	
2	Bhamini	Bhamini	Seethampeta	
3	Burja	Burja	Seethampeta	
4	Etcherla	Etcherla	Srikakulam	
5	Ganguvari Singadam	Ganguvari Singadam	Ponduruj	
6	Gara	Gara	Polaki	
7	Hiramandalam	Hiramandalam	Saravakota	
8	Ichchapuram	Ichchapuram	kaviti	
9	Jalumuru	Jalumuru	Saravakota	
10	Kanchili	Kanchili	Sompeta	
11	kaviti	kaviti	Kanchili	
12	Kotabommali	Kotabommali	Santhabommali	
13	Kothuru	Kothuru	Hiramandalam	
14	Laveru	Laveru	Etcherla	
15	Mandasa	Mandasa	Palasa	
16	Meliaputti	Meliaputti	Nandigam	
17	Nandigam	Nandigam	Vajrapukothuru	
18	Narasannapeta	Narasannapeta	Jalumuru	
19	Palakonda	Palakonda	Seethampeta	
20	Palasa	Palasa	Meliaputti	
21	Pathapatnam	Pathapatnam	Meliaputti	
22	Polaki	Polaki	Narasannapeta	
23	Ponduru	Ponduru	Etcherla	
24	Rajam	Rajam	Ganguvari Singadam	
25	Ranastalam	Ranastalam	Laveru	
26	Regidiamadalavalasa	Regidiamadalavalasa	Palakonda	
27	Santhabommali	Santhabommali	Tekkali	
28	Santhakaviti	Santhakaviti	Regidiamadalavalasa	
29	Saravakota	Saravakota	Pathapatnam	
30	Sarubujjili	Sarubujjili	Burja	
31	Seethampeta	Seethampeta	Kothuru	
32	Sompeta	Sompeta	Mandasa	
33	Srikakulam	Srikakulam	Gara	
34	Tekkali	Tekkali	Nandigam	
35	Vajrapukothuru	Vajrapukothuru	Palasa	
36	Vangara	Vangara	Regidiamadalavalasa	
37	Veeraghattam	Veeraghattam	Vangara	
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Annexure II.9

Pilot WBCIS for **Mango Plantations** in **Vizianagaram** Dist. Rabi 2011-12 List of **RUA - RWS - BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station	
1	Badangi	Badangi	Bobbili	
2	Balijipeta	Balijipeta	Bobbili	
3	Bhoghapuram	Bhoghapuram	Pusapatirega	
4	Bobbili	Bobbili	Seethanagaram	
5	Bondapalle	Bondapalle	Gajapathinagaram	
6	Cheepurupalle	Cheepurupalle	Garividi	
7	Dattirajeru	Dattirajeru	Ramabhadrapuram	
8	Denkada	Denkada	Pusapatirega	
9	Gajapathinagaram	Gajapathinagaram	Dattirajeru	
10	Gantyada	Gantyada	Jami	
11	Garividi	Garividi	Gurla	
12	Garugubilli	Garugubilli	Jiyyammavalasa	
13	Gummalakshmipuram	Gummalakshmipuram	Kurupam	
14	Gurla	Gurla	Nellimarla	
15	Jami	Jami	Vizianagaram	
16	Jiyyammavalasa	Jiyyammavalasa	Komarada	
17	Komarada	Komarada	Gummalakshmipuram	
18	Kothavalasa	Kothavalasa	Lakkavarapukota	
19	Kurupam	Kurupam	Jiyyammavalasa	
20	Lakkavarapukota	Lakkavarapukota	Jami	
21	Makkuva	Makkuva	Parvathipuram	
22	Mentada	Mentada	Ramabhadrapuram	
23	Merakamudiam	Merakamudiam	Dattirajeru	
24	Nellimarla	Nellimarla	Bondapalle	
25	Pachipenta	Pachipenta	Salur	
26	Parvathipuram	Parvathipuram	Garugubilli	
27	Pusapatirega	Pusapatirega	Nellimarla	
28	Ramabhadrapuram	Ramabhadrapuram	Salur	
29	Salur	Salur	Makkuva	
30	Seethanagaram	Seethanagaram	Makkuva	
31	Srungavarapukota	Srungavarapukota	Jami	
32	Therlam	Therlam	Merakamudiam	
33	Vepada	Vepada	Srungavarapukota	
34	Vizianagaram	Vizianagaram	Denkada	

Pilot WBCIS for **Mango Plantations** in **Visakhapatnam** Dist. Rabi 2011-12

Annexure II.10 List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Anakapalli	Anakapalli	Chodavaram
2	Anandapuram	Anandapuram	Pendurthi
3	Ananthagiri	Ananthagiri	Hukumpeta
4	Arakuvalley	Arakuvalley	Ananthagiri
5	Atchutapuram	Atchutapuram	Kasimkota
6	Bheemiunipatnam	Bheemiunipatnam	Anandapuram
7	Butchahyyapeta	Butchahyyapeta	Ravikamatham
8	Cheedikada	Cheedikada	Madugula
9	Chintapalle	Chintapalle	Gudemkothaveedhi
10	Chodavaram	Chodavaram	Butchahyyapeta
11	Devarapalle	Devarapalle	Cheedikada
12	Dumbriguda	Dumbriguda	Hukumpeta
13	Gajuwaka	Gajuwaka	Pedagantyada
14	Gangaraju Madugula	Gangaraju Madugula	Chintapalle
15	Golugonda	Golugonda	Koyyuru
16	Gudemkothaveedhi	Gudemkothaveedhi	Koyyuru
17	Hukumpeta	Hukumpeta	Paderu
18	K Kotapadu	K Kotapadu	Devarapalle
19	Kasimkota	Kasimkota	Butchahyyapeta
20	Kotauratla	Kotauratla	Makavarapalem
21	Koyyuru	Koyyuru	Chintapalle
22	Madugula	Madugula	Paderu
23	Makavarapalem	Makavarapalem	Kasimkota
24	Munagapaka	Munagapaka	Atchutapuram
25	Munchingiputtu	Munchingiputtu	Pedabayalu
26	Nakkapalli	Nakkapalli	S Rayavaram
27	Narsipatnam	Narsipatnam	Golugonda
28	Nathavaram	Nathavaram	Golugonda
29	Paderu	Paderu	Gangaraju Madugula
30	Padmanabham	Padmanabham	Anandapuram
31	Paravada	Paravada	Anakapalli
32	Payakaraopeta	Payakaraopeta	Nakkapalli
33	Pedabayalu	Pedabayalu	Gangaraju Madugula
34	Pedagantyada	Pedagantyada	Paravada
35	Pendurthi	Pendurthi	Sabbavaram
36	Rambilli	Rambilli	Atchutapuram
37	Ravikamatham	Ravikamatham	Rolugunta
38	Rolugunta	Rolugunta	Narsipatnam
39	S Rayavaram	S Rayavaram	Rambilli
40	Sabbavaram	Sabbavaram	K Kotapadu
41	Visakhapatnam	Visakhapatnam	Anandapuram
42	Visakhapatnam (U)	Visakhapatnam (U)	Visakhapatnam
43	Yelamanchili	Yelamanchili	Rambilli

Pilot WBCIS for Mango Plantations in East Godavari Dist. Rabi 2011-12

List of RUA - RWS - BWS

5.No Reference Unit Area (RUA) Reference Weather Station Backup Weather Station 1 Addreegola Ajarovmmangi 2 Ainavilli Almavilli Mummidivarom 3 Alamuru Kopileswarappurom 4 Allavarom Allavarom Amolopurom 5 Aralopuram Allavarom Amolopurom 6 Ambalpieta Amolopurom Amolopurom 7 Anaparrhy Anaparrhy Mandepurom 8 Arreyapurom Alphanudry® 9 Biccavolu Biccavolu Rangampeta 10 Devipatram Alphanudry® 11 Eleswarom Kirlampudi 12 Gandepalle Gadapurom 13 Gongavarom Gangavarom 14 Gokavarom Gerkokavarom 15 Gollaprolu Gollaprolu 16 Jagagampeta Jagagampeta 17 Kadiam Arreyapurom 18 Kajuluru Kajuluru	S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weether Station
2 Ainavilli Alamuru Alamuru Kapileswarapuram 4 Allawaram Allawaram Amalapuram Bajahmundry® Biccavalu Biccavalu Biccavalu Biccavalu Rangampeta Biccavalu Rangampeta Biccavalu Rangampeta Biccavalu Rangampeta Biccavalu Rangampeta Biccavalu Rangampeta Gandepalle Gandepalle Gandepalle Peddapuram Gangavaram Rampachadavaram Gangavaram Rampachadavaram Gangavaram Rangachadavaram Gangavaram Rangachadavaram Rangaramam R				•
Alamuru Kapileswarapuram Alamuru Kapileswarapuram Andalayuram Amalayuram Amalayuram Amalayuram Amalayuram Amalayuram Arayayuram Arreyayuram Rajahmundry® Biccavolu Biccavolu Rangampeta Devipatnam Devipatnam Rangachodavaram Il Eleswaram Kirlampudi Gandepalle Gandepalle Peddapuram Gangavaram Gangavaram Rangachodavaram Gangavaram Gangavaram Korukonda Gollaprolu Gollaprolu Sankhavaram Gollaprolu Gollaprolu Sankhavaram Gollaprolu Sankhavaram Kadiam Atreyayuram Kadiam Kadiam Atreyayuram Kadiam Karaya Kakinada (U) Kakinada (U) Kakinada ® Kakinada ® Kakinada ® Sanalkota Karaya Karaya Pedapudi Kirlampudi Kirlampudi Jagaampeta Kirlampudi Jagaampeta Kirlampudi Jagaampeta Korhapelle Kothapele Gollaprolu Kothapela Ravulapalem Malikipuram Malikipuram Razole Malikipuram Malikipuram Razole Malikipuram Malikipuram Rajawaram Malikipuram Malikipuram Rajawaram Malikipuram Malikipuram Rajawaram Mandapeta Mandapeta Rajayagampeta Mandapeta Rajayayaram Kapileswaram Mandapeta Mandapeta Rajayayaram Mandapeta Rajayayaram Rajayayaram Mandapeta Rajayayaram Mandapeta Rajayayaram Kapileswarapuram Mandapeta Rajayayaram Kapileswarapuram Mandapeta Rajayayaram Kapileswarapuram Mandapeta Rajanagaram Kapileswarapuram Mandap				
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5 Amalapuram Amalapuram Ainavilli Ambajipeta Ambajipeta Ambajipeta Ambajipeta Ambajipeta Ambajipeta Ambajipeta Ambajipeta Amalapuram Afreyapuram Afreyapuram Rajahmundry® Biccavolu Biccavolu Biccavolu Rangampeta Devipatnam Devipatnam Rangachodavaram Eleswaram Kirlampudi I Eleswaram Kirlampudi I Eleswaram Kirlampudi I Eleswaram Kirlampudi I Gandepalle Gandepalle Peddapuram Rampachodavaram Gangavaram Rampachodavaram Korukonda Gollaprolu Gollaprolu Sankhavaram Korukonda Gollaprolu Gollaprolu Sankhavaram Kajuluru Kadiam Atreyapuram Kajuluru Kajuluru Kajuluru Kajuluru Karapa I Kakinada © Kakinada © Kakinada © Samalkota Karapa Katrenikona Katrenikona Pedayudi Katrenikona Katrenikona Katrenikona Pedayudi Katrenikona Katrenikona Pedayudi Katrenikona Katrenikona Katrenikona Pedayudi Korukonda Seethanagaram Korukonda Seethanagaram Korhapeta Ramaduru Tuni Cothapalle Kothapeta Ravulapalem Malikipuram Razole Malikipuram Malikipuram Malikipuram Razole Mandapeta Rajangaram Pedayudi Mandapeta Ravulapalem Malikipuram Pedayudi Mandapeta Rajangaram Pedayudi Mandapeta Rajangaram Pedayudi Mandapeta Rajangaram Pedayudi Mandapeta Rajangaram Malikipuram Razole Malikipuram Pedayudi Mandapeta Rajangaram Pedayudi Mandapeta Rajangaram Pedayudi Mandapeta Rajangaram Pedayudi Mandapeta Rajangaram Razole Rajangaram Pedayudi Mandapeta Rajangaram Pedayudi Mandapeta Rajangaram Alikouru Allavaram Pelavaram Pedayudi Mandapeta Rajangaram Razole Rajangaram Rajangaram Rajangaram Rajangaram Pedayudi Biccavolu Rajandaram Pedayudi Biccavolu Rajahmundry Pamarru Alikouru Alikovaram Pelavaram Pedayudi Rajahmundry Rajahmu				
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7 Anaparthy Anaparthy Mandapeta 8 Atreyapuram Atreyapuram Rajahmundry® 9 Biccavolu Biccavolu Rangampeta 10 Devipatnam Devipatnam Rampachodavaram 11 Eleswaram Kirlampudi 12 Gandepalle Gandepalle Peddapuram 13 Gangavaram Gongavaram Rampachodavaram 14 Gokavaram Gollaprolu Sankhavaram 15 Gollaprolu Gollaprolu Sankhavaram 16 Jagampeta Jagampeta Gandepalle 17 Kadiam Kadiam Atreyapuram 18 Kajuluru Karapu Kadiam Atreyapuram 19 Kakinada (U) Kakinada (U) Kakinada ® 19 Kakinada (U) Kakinada (U) Kakinada ® 10 Kakinada ® 11 Kajuluru Karapa 12 Kapieswarapuram Kapieswarapuram Kothapeta 13 Karapa Pedapudi 14 Kirlampudi Kirlampudi Jagampeta 15 Korukonda Karapa Pedapudi 16 Korukonda Karapa Pedapudi 17 Karapa Karapa Pedapudi 18 Kajuluru Karapa Pedapudi 18 Kajuluru Karapa Pedapudi 19 Kakinada ® 10 Kakinada ® 10 Kakinada ® 11 Kapieswarapuram Kapieswarapuram Kothapeta 12 Karapa Karapa Pedapudi 12 Karapa Karapa Pedapudi 13 Karapa Pedapudi 14 Kirlampudi Jagampeta 15 Korukonda Kartenikona Polavaram 16 Korthapalle Gollaprolu Kothapeta Ravulapalem 17 Kothapale Kothapeta Ravulapalem 18 Mandapeta Mandapeta Rajanagaram 18 Mandapeta Mandapeta Rajanagaram 18 Maredumilli Ramavaram Pedapuram Pedapudi 19 Pedapudi Biccavolu Ramaru Hintumidivaram Pelavaram Pedapuram Rajamagaram Rajamagar				
8 Atreyapuram Atreyapuram Rajahmundry® 9 Biccavolu Biccavolu Rangampeta 10 Devipatnam Devipatnam Rampachodavaram 11 Eleswaram Eleswaram Kirlampudi 12 Gandepalle Gandepalle Peddapuram 13 Gangavaram Gangavaram Rampachodavaram 14 Gokavaram Gokavaram Korukonda 15 Gollaprolu Gollaprolu Sankhavaram 16 Jaqqampeta Jaqqampeta Gandepalle 17 Kadiam Kadiam Kadiam Atreyapuram 18 Kaiuluru Kajuluru Karapa 19 Kakinada © Kakinada © Samikkata 20 Kakinada ® Kakinada © Samikkata 21 Kapileswarapuram Kapileswarapuram Kothapeta 22 Karapa Karapa Pedapudi 23 Katrenikona Katrenikona Polavaram 24 Kirlampudi Kirlampudi Jaqqampeta 25 Korukonda Seethanagaram 26 Kotananduru Kotananduru Tuni 27 Kothapalle Kothapalle Gollaprolu 28 Kothapeta Kothapeta Ravulapalem 29 Malikipuram Malikipuram Razole 30 Mamidikudru Mamidikudru Manadikudru Manadik	6			
9 Biccavolu Biccavolu Rangampeta 10 Devipatnam Devipatnam Rampachodavaram 11 Eleswaram Eleswaram Kirlampudi 12 Gandepalle Gandepalle Peddapuram 13 Gangavaram Gangavaram Rampachodavaram 14 Gokavaram Gokavaram Korukonda 15 Gollaprolu Gollaprolu Sankhavaram 16 Jagampeta Jagampeta Gandepalle 17 Kadiam Kadiam Atreyapuram 18 Kajuluru Majuluru Jujuluru Majuluru Majuluru Majuluru Majuluru Majuluru Majuluru Majuluru Mandepeta Rajanagaram Malkujurum Malkujurum Majuluru Mandepeta Rajanagaram Mandepeta Majungaram Mandepeta Majungaram Mandepeta Rajanagaram Mandepeta Mandepeta Rajanagaram Mandepeta Mandepeta Rajanagaram Mandepeta Rajanagaram Mandepeta Mandepeta Rajanagaram	7			
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57ThondangiThondangiSankhavaram58TuniTuniThondangi				
58 Tuni Tuni Thondangi				
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59 Uppalaguptam Uppalaguptam Katrenikona	58			
	59	Uppalaguptam	Uppalaguptam	Katrenikona

Annexure II.12

Pilot WBCIS for Mango Plantations in West Godavari Dist. Rabi 2011-12

List of RUA - RWS - BWS

	Page 1 and 1		LIST OF RUA - RWS - BWS
S.No	` '	Reference Weather Station	Backup Weather Station
1	Achanta	Achanta	Poduru
2	Akiveedu	Akiveedu	Undi
3	Attili	Attili	Ganapavaram
4	Bheemavaram	Bheemavaram	Kalla
5	Bhimadole	Bhimadole	Unguturu
6	Buttayagudem	Buttayagudem	Polavaram
7	Chagallu	Chagallu	Nidadavole
8	Chintalapudi	Chintalapudi	T Narasapuram
9	D Tirumala	D Tirumala	Kamavarapukota
10	Denduluru	Denduluru	Bhimadole
11	Devarapalle	Devarapalle	Nallajerla
12	Eluru	Eluru	Denduluru
13	Ganapavaram	Ganapavaram	Pentapadu
14	Gopalapuram	Gopalapuram	Devarapalle
15	Iragavaram	Iragavaram	Penumantra
16	Jangareddigudem	Jangareddigudem	Koyyalagudem
17	Jeelugumilli	Jeelugumilli	Buttayagudem
18	Kalla	Kalla	Akiveedu
19	Kamavarapukota	Kamavarapukota	Lingapalem
20	Kovvur	Kovvur	Chagallu
21	Koyyalagudem	Koyyalagudem	Buttayagudem
22	Lingapalem	Lingapalem	Chintalapudi
23	Mogalthur	Mogalthur	Bheemavaram
24	Nallajerla	Nallajerla	Unguturu
25	Narasapuram	Narasapuram	Mogalthur
26	Nidadavole	Nidadavole	Tadepalligudem
27	Nidamarru	Nidamarru	Bhimadole
	Palacole	Palacole	Veeravasaram
	Palakoderu	Palakoderu	Bheemavaram
	Pedapadu	Pedapadu	Eluru
31	Pedavegi	Pedavegi	Denduluru
32	Pentapadu	Pentapadu	Tadepalligudem
	Penugonda	Penugonda	Achanta
34	Penumantra	Penumantra	Attili
	Peravali	Peravali	Penugonda
	Poduru	Poduru	Palacole
37	Polavaram	Polavaram	Gopalapuram
	T Narasapuram	T Narasapuram	Jangareddigudem
39	Tadepalligudem	Tadepalligudem	Unguturu
40	Tanuku	Tanuku	Undrajavaram
41	Thallapudi	Thallapudi	Gopalapuram
42	Undi	Undi	Ganapavaram
43	Undrajavaram	Undrajavaram	Undrajavaram
44	Unguturu	Unguturu	Pentapadu
45	Veeravasaram	Veeravasaram	Palakoderu
46	Yelamanchili	Yelamanchili	Poduru
46	reiamanchili	reiamanchili	rouuru

Pilot WBCIS for **Mango Plantations** in Krishna Dist. Rabi 2011-12

Annexure II.13 List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station	
1	A Konduru	A Konduru	Vissannapet	
2	Agiripalle	Agiripalle	Nizvid	
3	Avanigadda	Avanigadda	Mopidevi	
4	Bantumilli	Bantumilli	Pedana	
5	Bapulapadu	Bapulapadu	Agiripalle	
6	Challapalli	Challapalli	Ghantasala	
7	Chandralapadu	Chandralapadu	Kanchikacherla	
8	Chatrai	Chatrai	Musunuru	
9	G Konduru	G Konduru	Mylavaram	
_	Gampalagudem	Gampalagudem	Tiruvuru	
11	Gannavaram	Gannavaram	Agiripalle	
12	Ghantasala Ghantasala	Ghantasala	Pamidimukkala	
13	Gudivada	Gudivada	Pedaparupudi	
14	Gudlavalleru	Gudlavalleru	Gudivada	
15	Gudur	Gudur	Ghantasala	
	Ibrahimpatnam	Ibrahimpatnam	G Konduru	
17	Jaggayyapeta	Jaggayyapeta	Vatsavai	
18	Kaikalur	Kaikalur	Kalidindi	
19	Kalidindi	Kalidindi	Kruthivennu	
20	Kanchikacherla	Kanchikacherla	Veerulapadu	
21	Kankipadu	Kankipadu	Thotlavalluru	
22	Koduru	Koduru	Machilipatnam	
23	Kruthivennu	Kruthivennu	Bantumilli	
	Machilipatnam	Machilipatnam	Gudur	
	Mandavalli	Mandavalli	Kaikalur	
	Mopidevi	Mopidevi	Challapalli	
27	Movva	Movva	Ghantasala	
28	Mudinepalli	Mudinepalli	Bantumilli	
29	Musunuru	Musunuru	Nizvid	
30	Mylavaram	Mylavaram	Reddigudem	
	Nagayalanka Nagayalanka	Nagayalanka	Koduru	
	Nandigama Nandigama	Nandigama	Chandralapadu	
	Nandivada	Nandivada	Mandavalli	
	Nizvid	Nizvid	Reddigudem	
	Pamarru	Pamarru	Gudlavalleru	
	Pamidimukkala	Pamidimukkala	Movva	
	Pedana	Pedana	Gudlavalleru	
	Pedana Pedaparupudi	Pedaparupudi	Unguturu	
		· · · · · · · · · · · · · · · · · · ·	J	
39 40	Penamaluru Panyaanshinnalu	Penamaluru Panusanshinnalu	Vijayawada Urban Nandigama	
	Penuganchiprolu Reddigudem	Penuganchiprolu Reddigudem	A Konduru	
41	Thotlavalluru	Thotlavalluru	Pamidimukkala	
42	Tiruvuru		A Konduru	
44		Tiruvuru Unguturu		
	Unguturu Vatsavai	Vatsavai	Gannavaram Panyaanshinnalu	
45	Veerulapadu		Penuganchiprolu	
46		Veerulapadu	Nandigama	
47	Vijayawada Rural	Vijayawada Rural Vijayawada Urban	G Konduru	
48	Vijayawada Urban Vissannapet	· · ·	Vijayawada Rural	
49	•	Vissannapet	Chatrai Radanarunudi	
50	Vuyyuru	Vuyyuru	Pedaparupudi	

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	NBCIS for Mango Plantations in Ch Reference Unit Area (RUA)		List of RUA - RWS - BWS
S.No	B KOTHAKOTA	Reference Weather Station B KOTHAKOTA	Backup Weather Station KURABALAKOTA
	BAIREDDI PALLE	BAIREDDI PALLE	PALAMANER
	BANGARUPALEM	BANGARUPALEM	THAVANAMPALLE
	BUCHINAIDU KHANDRIGA	BUCHINAIDU KHANDRIGA	THOTTAMBEDU
	CHANDRAGIRI	CHANDRAGIRI	PAKALA
	CHINNAGOTTIGALLU	CHINNAGOTTIGALLU	CHANDRAGIRI
	CHITTOOR	CHITTOOR	GANGADHARA NELLORE
	CHOWDEPALLE	CHOWDEPALLE	NIMMANAPALLE
	GANGADHARA NELLORE	GANGADHARA NELLORE	S.R.PURAM
	GANGAVARAM	GANGAVARAM	PALAMANER
11	GUDI PALLE	GUDI PALLE	SANTHI PURAM
12	GUDIPALA	GUDIPALA	CHITTOOR
13	GURRAMKONDA	GURRAMKONDA	PEDDAMANDYAM
14	IRALA	IRALA	PUTHALAPATTU
15	K.V.B.PURAM	K.V.B.PURAM	NAGALAPURAM
16	KALAKADA	KALAKADA	GURRAMKONDA
17	KALIKIRI	KALIKIRI	KAMBHAMVARIPALLE
18	KAMBHAMVARIPALLE	KAMBHAMVARIPALLE	PILERU
19	KARVETINAGAR	KARVETINAGAR	VEDURU KUPPAM
	KUPPAM	KUPPAM	GUDI PALLE
	KURABALAKOTA	KURABALAKOTA	MADANAPALLE
22	MADANAPALLE	MADANAPALLE	NIMMANAPALLE
	MULAKALACHERUVU	MULAKALACHERUVU	В КОТНАКОТА
	NAGALAPURAM	NAGALAPURAM	SATYAVEDU
	NAGARI	NAGARI	NARAYANAVANAM
	NARAYANAVANAM	NARAYANAVANAM	K.V.B.PURAM
	NIMMANAPALLE	NIMMANAPALLE	VOYALPADU (VALMIKIPURAM)
	NINDRA	NINDRA	NAGARI
			-
	PAKALA	PAKALA	PULICHERLA
	PALAMANER	PALAMANER	BANGARUPALEM
	PALASAMUDRAM	PALASAMUDRAM	SRIRANGARAJAPURAM
	PEDDA PANJANI	PEDDA PANJANI	GANGAVARAM
	PEDDAMANDYAM	PEDDAMANDYAM	THAMBALLAPALLE
	PEDDATHIPPASAMUDRAM	PEDDATHIPPASAMUDRAM	В КОТНАКОТА
	PENUMURU	PENUMURU	GANGADHARA NELLORE
	PICHATUR	PICHATUR	NAGALAPURAM
	PILERU	PILERU	ROMPICHERLA
	PULICHERLA	PULICHERLA	SODAM
39	PUNGANUR	PUNGANUR	RAMASAMUDRAM
40	PUTHALAPATTU	PUTHALAPATTU	PENUMURU
41	PUTTUR	PUTTUR	KARVETINAGAR
42	RAMA KUPPAM	RAMA KUPPAM	VENKATAGIRI KOTA
43	RAMACHANDRAPURAM(Kammapa	RAMACHANDRAPURAM(Kammapa	CHANDRAGIRI
44	RAMASAMUDRAM	RAMASAMUDRAM	MADANAPALLE
45	RENIGUNTA	RENIGUNTA	TIRUPATI URBAN
46	ROMPICHERLA	ROMPICHERLA	CHINNAGOTTIGALLU
	SANTHI PURAM	SANTHI PURAM	RAMA KUPPAM
	SATYAVEDU	SATYAVEDU	VARADAIAHPALEM
	SODAM	SODAM	CHOWDEPALLE
	SOMALA	SOMALA	NIMMANAPALLE
	SRIKALAHASTI	SRIKALAHASTI	YERPEDU
	SRIRANGARAJAPURAM	SRIRANGARAJAPURAM	VEDURU KUPPAM
	THAMBALLAPALLE	THAMBALLAPALLE	MULAKALACHERUVU
	THAVANAMPALLE	THAVANAMPALLE	IRALA
	THOTTAMBEDU	THOTTAMBEDU	SRIKALAHASTI
	TIRUPATHI RURAL	TIRUPATHI RURAL	TIRUPATI URBAN
	TIRUPATI URBAN	TIRUPATI URBAN	
			CHANDRAGIRI
	VADAMALAPETA	VADAMALAPETA	NARAYANAVANAM
	VARADAIAHPALEM	VARADAIAHPALEM	BUCHINAIDU KHANDRIGA
	VEDURU KUPPAM	VEDURU KUPPAM	VEDURU KUPPAM
61	VENKATAGIRI KOTA	VENKATAGIRI KOTA	BAIREDDI PALLE
	VIJAYA PURAM	VIJAYA PURAM	NINDRA
		IN CONTAIN A DITT (NAME A ALL CIDE LID A A A)	LIZAT LIZIDI
63	VOYALPADU (VALMIKIPURAM)	VOYALPADU (VALMIKIPURAM)	KALIKIRI
63 64	YADAMARI	YADAMARI	CHITTOOR
63 64 65	· · · · · · · · · · · · · · · · · · ·	· ·	

Pilot WBCIS for **Mango Plantations** in **Kurnool** Dist. Rabi 2011-12

Annexure II.15
List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
	ADONI	ADONI	ASPARI
1			
2	ALLIB	ALLAGADDA	UYYALAWADA
3	ALUR	ALUR	HALAHARVI
4	ASPARI	ASPARI	ADONI
5	ATMAKUR	ATMAKUR	VELGODU
6	BANAGANAPALLI	BANAGANAPALLI	OWK
7	BANDI ATMAKUR	BANDI ATMAKUR	MAHANANDI
8	BETHAMCHERLA	BETHAMCHERLA	BANAGANAPALLI
9	C.BELAGAL	C.BELAGAL	GUDUR
10	CHAGALAMARRI	CHAGALAMARRI	ALLAGADDA
11	CHIPPAGIRI	CHIPPAGIRI	ALUR
12	DEVANAKONDA	DEVANAKONDA	KRISHNAGIRI
13	DHONE	DHONE	VELDURTHY
14	DORNIPADU	DORNIPADU	ALLAGADDA
15	GADIVEMULA	GADIVEMULA	PANYAM
16	GONEGANDLA	GONEGANDLA	DEVANAKONDA
17	GOSPADU	GOSPADU	SIRIVEL
18	GUDUR	GUDUR	KODUMUR
19	HALAHARVI	HALAHARVI	CHIPPAGIRI
20	HOLAGUNDA	HOLAGUNDA	ADONI
21	J.BUNGLOW	J.BUNGLOW	MIDTHUR
22	KALLUR	KALLUR	VELDURTHY
23	KODUMUR	KODUMUR	KALLUR
24	KOILKUNTLA	KOILKUNTLA	BANAGANAPALLI
25	KOLIMIGUNDLA	KOLIMIGUNDLA	OWK
26	KOSIGI	KOSIGI	MANTRALAYAM
27	KOTHAPALLI	KOTHAPALLI	ATMAKUR
28	KOWTHALAM	KOWTHALAM	ADONI
29	KRISHNAGIRI	KRISHNAGIRI	DHONE
30	KURNOOL	KURNOOL	KALLUR
31	MADDIKERA	MADDIKERA	PATTIKONDA
32	MAHANANDI	MAHANANDI	SIRIVEL
33	MANTRALAYAM	MANTRALAYAM	NANDAVARAM
34	MIDTHUR	MIDTHUR	GADIVEMULA
35	NANDAVARAM	NANDAVARAM	YEMMIGANUR
36	NANDIKOTKUR	NANDIKOTKUR	MIDTHUR
37	NANDYAL	NANDYAL	MAHANANDI
38	ORVAKAL	ORVAKAL	PANYAM
39	OWK	OWK	PEAPULLY
40	PAGIDYALA	PAGIDYALA	J.BUNGLOW
41	PAMULAPADU	PAMULAPADU	J.BUNGLOW
42	PANYAM	PANYAM	NANDYAL
43	PATTIKONDA	PATTIKONDA	ASPARI
44	PEAPULLY	PEAPULLY	DHONE
45	PEDDAKADUBUR	PEDDAKADUBUR	ADONI
46	RUDRAVARAM	RUDRAVARAM	ALLAGADDA
47	SANJAMALA	SANJAMALA	OWK
48	SIRIVEL	SIRIVEL	RUDRAVARAM
49	SRISAILAM	SRISAILAM	ATMAKUR
50	TUGGALI	TUGGALI	PATTIKONDA
51	UYYALAWADA	UYYALAWADA	SANJAMALA
52	VELDURTHY	VELDURTHY	BETHAMCHERLA
53	VELGODU	VELGODU	BANDI ATMAKUR
54	YEMMIGANUR	YEMMIGANUR	GONEGANDLA
<u> </u>		l	l

Pilot WBCIS for **Mango Plantations** in **Kadapa** Dist. Rabi 2011-12

Annexure II.16 List of RUA - RWS - BWS

	VBCIS for iviango Plantations III Ka	· •	LIST OF RUA - RWS - BWS
S.No	, ,	Reference Weather Station	Backup Weather Station
	ATLUR	ATLUR	BADVEL
	B.KODUR	B.KODUR	PORUMAMILLA
3	B.MATTAM	B.MATTAM	B.KODUR
4	BADVEL	BADVEL	B.KODUR
5	CHAKRAYAPET	CHAKRAYAPET	GALIVEEDU
6	CHAPADU	CHAPADU	KHAJIPET
7	CHENNUR	CHENNUR	VALLUR
8	CHINNAMANDEM	CHINNAMANDEM	SAMBEPALLE
9	CHITVEL	CHITVEL	PENAGALUR
10	CK DINNE	CK DINNE	KADAPA
11	DUVVUR	DUVVUR	MYDUKUR
12	GALIVEEDU	GALIVEEDU	CHINNAMANDEM
13	GOPAVARAM	GOPAVARAM	BADVEL
14	JAMMALAMADUGU	JAMMALAMADUGU	MUDDANUR
15	KADAPA	KADAPA	CHENNUR
16	KALASAPADU	KALASAPADU	PORUMAMILLA
17	KAMALAPURAM	KAMALAPURAM	VALLUR
18	KHAJIPET	KHAJIPET	CHENNUR
19	KODUR	KODUR	OBULAVARIPALLI
20	KONDAPURAM	KONDAPURAM	MYLAVARAM
	LAKKIREDDIPALLE	LAKKIREDDIPALLE	CHAKRAYAPET
	LINGALA	LINGALA	SIMHADRIPURAM
23	MUDDANUR	MUDDANUR	YERRAGUNTLA
	MYLAVARAM	MYLAVARAM	JAMMALAMADUGU
	NANDALUR	NANDALUR	PENAGALUR
27	OBULAVARIPALLI	OBULAVARIPALLI	PULLAMPET
28	PEDDAMUDIUM	PEDDAMUDIUM	JAMMALAMADUGU
29	PENAGALUR	PENAGALUR	RAJAMPET
30	PENDLIMARRI	PENDLIMARRI	CK DINNE
31	PORUMAMILLA	PORUMAMILLA	GOPAVARAM
32	PRODDATUR	PRODDATUR	CHAPADU
33	PULIVENDULA	PULIVENDULA	LINGALA
34	PULLAMPET	PULLAMPET	CHITVEL
35	RAJAMPET	RAJAMPET	PULLAMPET
36	RAJUPALEM	RAJUPALEM	PRODDATUR
37	RAMAPURAM	RAMAPURAM	LAKKIREDDIPALLE
38	RAYACHOTY	RAYACHOTY	GALIVEEDU
	S. MYDUKUR	MYDUKUR	KHAJIPET
	S.A.KASINAYANA	S.A.KASINAYANA	KALASAPADU
	SAMBEPALLE	SAMBEPALLE	TSUNDUPALLE
41	SIDHOUT	SIDHOUT	VONTIMITTA
	SIMHADRIPURAM	SIMHADRIPURAM	THONDUR
	THONDUR	THONDUR	MUDDANUR
	TSUNDUPALLE	TSUNDUPALLE	VEERABALLE
	VALLUR	VALLUR	KHAJIPET
	VEERABALLE	VEERABALLE	RAMAPURAM
	VEMPALLE	VEMPALLE	VEMULA
	VEMULA	VEMULA	PULIVENDULA
49	VN PALLE	VN PALLE	VEMPALLE
50	VONTIMITTA	VONTIMITTA	NANDALUR
JU .			-

FORM: WBCIS-PF-01

(Annexure III)

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

WEATHER BASED CROP INSURANCE SCHEME

('Micro Insurance Product')

Insurance Proposal Form						
State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

1. Details of Cultivator: Name: Name of Father/Husband: Address Bank Name: for Communication, Account No.: with contact Phone No. Bank Branch & Address 2. Details of Cropped Area proposed for Insurance: Reference Unit Area Land Identification Extent in Nature of ownership (RUA) Village Number Hectares (Owner/ Tenant/Share Cropper) (Survey Nos.) I hereby declare that the provisions of the Weather Based Crop Insurance Scheme & the Product structure therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other Weather Based Crop Insurance Scheme or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date:	Signature of Cultivator / Proposer
	(For use by the Bank / PACS / Insurance Intermediary)

Crop	Total no. of trees	Category of trees basing on age of tree 5-15 yrs 16-50 yrs		Sum Insured (Rs.)	Gross Premium (Rs.)
Mango					

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

- No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

FORM: WBCIS-PF-01

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

(Annexure III contd...)

GUIDELINES FOR COMPLETION OF THE FORM

- 1. Separate proposal forms to be submitted for each crop.
- 2. Please complete the Proposal Form in all respects.
- 3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
- 4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
- 5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

FORM: WBCIS-LC-2

Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)

	M:		TO:	
(Address of Nod Number)	al Bank with Contact	Limited	ure Insurance Comp (AIC), 8 th Floor, Un bagh, HYDERABAI	ited India Towers,
the respective ins mentioned in the ii) All guidelines wi by the Governme	o the Loanee Applican e Season	as per the sobank branches/edit Card Holder ctive season in acluded, and under Weather vernment / Ag	lit Card Holders chedule below. PACSs under ou rs who have sand tended to be gro Based Crop Insu	under the jurisdiction r jurisdiction, that etioned credit limit for which during the season trance Scheme issue
Dated at	this	d	ay of	
Name of the Nodal Bank Authorized Signatory: Designation:	S	Signature of Authori SCHEDULE	and Seal ized Nodal Bank	x Official
Declaration No. allotted by Ban			L BANK CODE:	
			Crop:	
District:	Reference Unit Area: (as per Notification)		(as	V Station: per Notification)
				group 16-50 yrs.
Sum Insured for insured Crop	p per tree : Rs. 450/- for the a	nge group 5-15 yrs a	and Rs.800/- for age g Applicable Net Pren (After adjusting	nium Rate: 6%
	No. of Cultivators Declared total no. of trees	Category of trees based on	Applicable Net Pren	nium Rate: 6%
Category of Cultivators Small/Marginal	No. of Cultivators Declared total no. of trees	Category of trees based on age 5-15 16-50	Applicable Net Pren (After adjusting Sum Insured (Rs.) (S.I per tree X	nium Rate: 6% g Subsidy) Premium
Category of Cultivators	No. of Cultivators Declared total no. of trees	Category of trees based on age 5-15 16-50	Applicable Net Pren (After adjusting Sum Insured (Rs.) (S.I per tree X	nium Rate: 6% g Subsidy) Premium
Category of Cultivators 1 Small/Marginal Cultivators 2 Other Cultivators TOTAL	No. of Cultivators Declared total no. of trees	Category of trees based on age 5-15 16-50	Applicable Net Pren (After adjusting Sum Insured (Rs.) (S.I per tree X	nium Rate: 6% g Subsidy) Premium
Category of Cultivators 1 Small/Marginal Cultivators 2 Other Cultivators	No. of Cultivators Declared total no. of trees	Category of trees based on age 5-15 16-50 years yrs	Applicable Net Pren (After adjusting Sum Insured (Rs.) (S.I per tree X	Premium Remitted (Rs.)
Category of Cultivators 1 Small/Marginal Cultivators 2 Other Cultivators TOTAL DD / Cheque No:	No. of Cultivators Declared total no. of trees	Category of trees based on age 5-15 16-50 years yrs	Applicable Net Pren (After adjusting Sum Insured (Rs.) (S.I per tree X total no. of trees) DD / Cheque A	Premium Remitted (Rs.) mount:
Category of Cultivators 1 Small/Marginal Cultivators 2 Other Cultivators TOTAL DD / Cheque No:	No. of Cultivators Declared total no. of trees DD / Cheque Date EE COMPLETED BY AGRICU	Category of trees based on age 5-15 16-50 years yrs	Applicable Net Pren (After adjusting Sum Insured (Rs.) (S.I per tree X total no. of trees) DD / Cheque A	Premium Remitted (Rs.) mount:

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

- 1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
- 3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
- 4. All Code particulars (boxes) shall be filled up by AIC.
- 5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- 6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
- 7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
- 8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The Bank branches/PACSs shall process and verify the details of crops grown and acreage operated, if and wherever required.

FORM: WBCIS-NLC-3

Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (NON-LOANEE)

		FROM	1:			TO:				
	(Address of Nodal Bank with Contact Number)						Agriculture Insurance Company of India Limited (AIC), 8 th Floor, United India Towers, Basheerbagh, HYDERABAD – 500 029			
declare the of our Noteut-off date. It is consistent in Aurilian in Aurilian (V	ne oda ute, ert ll i nde	aggregate Sum al Bank who su as per the sche ified on behalf the eligible Inser Weather Bas guidelines wi	Insured when the dule below of this officurance Produced Crop In the regard y the Government of the control of	rith respect to insurance w. lice and the oposals subsurance Scluto coverage renment o	to the Norman proposal bank brank brankted heme (Wage under India	Non Loads for the anches/for cov WBCIS) er Wea	PACSs under our rerage by the Nare included in ther Based Cro	(WBCIS), we have under the jurisd with on Loanee Cultivate Declaration, op Insurance Scanning Agriculture Insurance	iction in the at vators and cheme	
oated at _				this		d	ay of			
	ed	e Nodal Bank's Signatory : :					Signature and of Authorized	Seal Nodal Bank Offi	cial	
					SCHE	DULE				
Declaration	N	o. allotted by Bank	:			NODA	L BANK CODE :			
State:		Seaso	n:	Y	ear:		Crop:			
oistrict:				ce Unit Area: Notification)				Station: er Notification)		
Sum Insu	red	for insured Crop	per tree : Rs.	450/- for the a	ige group	5-15 yrs a	and Rs.800/- for age Applicable Net Pre (After adjustir	mium Rate: 6%		
		Category of Cultivators	No. of Cultivators	Declared total no. of trees	Categ trees ba ag 5-15 years	ased on	Sum Insured (Rs.) (S.I per tree X total no. of trees)	Premium Remitted (Rs.)		
}	1	Small/Marginal Cultivators								
ļ	2	Other Cultivators								
ļ		TOTAL								
D / Cheq	ue	No:	DD / C	Cheque Date	•		DD / Cheque A	Amount:		
		ТО ВЕ	COMPLETE	D BY AGRICUI	LTURE IN	SURANCI	E COMPANY OF IND	IA LTD. (AIC)		
~ERTIE	<u>'TC</u>	CATE NUMBI	CR			7				
<u> </u>					1	_				
RECEIP	T .	NO.			DA	TE RE	CEIVED			

NOTE: 1) All code boxes shall be filled up by AIC; 2) Guidelines for filling up Declarations are given overleaf.

Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (Non Loanee)

- 1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
- 3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
- 4. All Code particulars (boxes) shall be filled up by AIC.
- 5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- 6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
- 7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
- 8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule:

- (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANEE) - Insurance Intermediary

	FROM	1:				10:		
	(Address of Insura Contact Number)	nce Intermed	liary with		Limited	ure Insurance Comp (AIC), 8 th Floor, Un bagh, HYDERABA	ited India Towers,	
the aggr Proposa and deta 2. It is cert i) All und ii) All Con	ls for the Seaso tils given in annified on behalf of the eligible Inster WBCIS are in guidelines with mpany of India I	exed Listing of this insurance Proncluded in the regard Ltd.(AIC)	spect to the Was Sheet: rance interroposals subthis Declarate coverage and SLCCO	e Non Lo ithin the mediary omitted ration, a ge unde CI notifi	that for covery when the covery that for covery that the cover	erage by the No), we hereby consubmitted the Insuscine the Schedule given by the Loanee Cultivaries Insuse have been follows:	rance vators
	ne Insurance Inte I Signatory : n :	ermediary's	S		of A	ature and Seal uthorised Officia e Insurance Inter		
				SCHE	<u>DULE</u>			
Declaration N	No. allotted by Insur	ance Interme	diary (II):			II's CODE:		
State:	Seaso	n:	Y	ear:		Crop:		
District:		Referen (as per l	ce Unit Area: Notification)			R (as	W Station: per Notification)	
Sum Insure	ed for insured Crop	per tree : Rs.	450/- for the a	nge group	5-15 yrs a	and Rs.800/- for age g		
	Category of Cultivators	No. of Cultivators	Declared total no. of	ti tes susta on		Sum Insured (Rs.)	Premium Remitted (Rs.)	
			trees	5-15 years	16-50 yrs	(S.I per tree X total no. of trees)		
1	Small/Marginal Cultivators							
2	Other Cultivators							
	TOTAL							
DD / Chequ	e No:]	DD/ Cheque	Date:		DD / Chec	que Amount:	
	TO DE	COMPLETE	D DV ACDICU	I TUDE IN	CUD ANCE	COMBANY OF INDI	A LTD (ALC)	
	CATE NUMBI	1 1	D D 1 AGRICUI	LIUKEIN	SUKANCE	COMITANY OF INDI	A LTD. (AIC)	
RECEIPT Note: 1	NO. All code boxes	shall be fi		AIC;		CEIVED [s;	

3) Guidelines for filling up Declarations are given overleaf.

Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

- 1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
- 3. All code particulars (boxes) shall be filled up by AIC.
- 4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
- 5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within 72 hours from the receipt of the Insurance Proposals under WBCIS.
- 6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
- 7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
- 8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under WBCIS must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined 'Sum Insured per hectare' applicable for the crop, as per the Guidelines of the Scheme.
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WEATHER BASED CROP INSURANCE SCHEME, Rabi 2011-12 - LIST OF CULTIVATORS List to be enclosed with the relevant declaration form along with DD Annexure - VII

Name of the Bank & Branch:

Crop:	MΑ	NG	U
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LOANEE FARMERS

j	op. MANOO									
S.No	Name of the Cultivator, Father's Name		Status of the Farmer - Owner/Tenent Farmer			Location/ Address of	Category of Farmer - S & M/ Others		Premium	S.B A/c No. & details of farmer: Name of Bank, Branch Address & A/c.No.
1										
2										
3										
4										
5										
6										
7										
8										
				•	•	Aut horised Signator	ry:			

Place: Date: AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WEATHER BASED CROP INSURANCE SCHEME, Rabi 2011-12 - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure - VIII

Name of the Bank & Branch:

Crop:	M	ΑΙ	V	G	O
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NON LOANEE FARMERS

J	op. IVIAIVOO							INOIN LOP	HALL I AINIVILING
S.No	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenent Farmer		Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium	S.B A/c No. & details of farmer: Name of Bank, Branch Address & A/c.No.
1									
2									
3									
4									
5									
6									
7									
8									
		l	l		Aut horised Signato	ry:	l		

Place: Date:



Agriculture Insurance Company of India Limited

Regional office, 8Th Floor, United India Towers, Basheerbagh ,Hyderabad – 500 029 Telefax: 23242363 Phone : 23242594, 23240235

WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS – Rabi, 2011-'12 in respect of Mango Plantations in the 16 notifying districts:

- Weather Based Crop Insurance Scheme for Rabi 2011-12 season for Mango Plantations in Adilabad, Karimnagar, Mahabubnagar, Rangareddy, Nalgonda, Warangal, Khammam, Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, Chittoor, Kurnool and Kadapa districts. The Loanee farmers would be covered under the Pilot WBCIS on Compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-loanee farmers.
- Non-loanee farmers interested in the pilot WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
- 3. The sum insured is pre-defined & fixed per Mango Tree (there are two categories basing on the age of tree i.e., 5-15 yrs and 16-50 yrs).

4. The criteria for covering Loanee Farmers:

- a) All those farmers eligible for availing loans from 1st July, 2011 to 31st December,2011 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan.
- b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., Rs.450/- per tree in respect of 5-15 yrs age group category and Rs.800/- per tree in respect of 16-50 yrs age group category. 'Total number of trees in farmer's possession' for the notified crop as already declared by Loanee Farmer in the loan application from for the purpose of fixing his/her 'Maximum Borrowing Limit' (MBL) by the Lending Financial Institution, multiplied by the stipulated sum insured per tree (category wise wherever applicable) will be the actual sum insured to be treated for payment of premium. Since the finance will be in terms of acre or hectare the premium table per tree/acre/hectare is furnished:

				Farmer Contribution of Premium		
Age of the	9	Sum Insured Rs.	/-			
Tree	Per Tree	Per Acre	Per Hectare	Per Tree	Per Acre	Per Hectare
5-15 Yrs.	450	18,000	45,000	27	1,080	2,700
15-50 Yrs	800	32,000	80,000	48	1,920	4,800

- c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/disbursed as on the cut-off date prescribed for the purpose i.e., 31th December, 2011 shall be insured under the pilot WBCIS.
- 5. **A**. In case of Non-loanee farmers, the farmers shall declare the 'no. of trees under possession' for Notified Crop in the Insurance Proposal Form. Sum Insured will be equal to the declared no. of trees (Category wise wherever applicable) multiplied by sum insured per tree (as applicable).
 - **B**. In case the coverage shall have to be in acres/hectares, the same table of loanee can be followed for Sum Insured, Premium remittance etc.,
- 6. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rainguage Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
- 7. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid 5% of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
- 8. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.

Notification of BANANA (Fruit) Crop under Pilot Weather Based Crop Insurance Scheme during Rabi 2011-12 season.

THE MAIN FEATURES / OPERATIONAL MODALITIES

Weather Based Crop Insurance Scheme (WBCIS) helps to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Humidity etc. In accordance with the administrative instructions of the Department of Agriculture & Cooperation of Ministry of Agriculture, Government of India vide their letter ref.no.13011/01/2008-credit II dated 10th March, 2011, Government of Andhra Pradesh is implementing WBCIS on Pilot basis during Rabi, 2011-12 season for Banana Plantations in selected Mandals of Vijayanagaram, East Godavari and Kadapa districts.

1. CROP NOTIFIED:

BANANA Plantations in selected mandals of the districts of **Vizianagaram**, **East Godavari** and **Kadapa**

2. REFERENCE WEATHER STATIONS:

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with a list of corresponding Reference Weather Stations (RWS) and Back up Weather Stations (BWS) is annexed (annexure-IV, V & VI). In case of non availability of weather data from the mentioned Reference Weather Stations or from Back up Weather Stations, as alternative, State Govt. Mandal level Rainguage Stiations/IMD Weather Stations will be considered for weather data updating.

3. AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' for weather data. To the extent feasible, such Reference Unit-Area shall be restricted to Mandal for notified weather parameters.

4. CULTIVATORS ELIGIBLE FOR COVERAGE:

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Plantation i.e., Banana in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

Compulsory: For all LOANEE APPLICANT CULTIVATORS i.e. those who have sanctioned Credit Limit from Financial Institutions (Co.op Banks, Commercial Banks including private commercial Banks, RRB's etc.,) for the Notified Crops in a Reference Unit Area.

Voluntary: For NON-LOANEE CULTIVATORS i.e. those who do not have Sanctioned Credit Limit from any Financial Institution for the Notified Crops in a Reference Unit Area.

5. PERILS COVERED:

Following are the weather perils, which are deemed to cause "Adverse Weather Incidence" affecting crop health, leading to crop loss, would be covered under the Scheme:

- i) High Relative Humidity
- ii) Excess Rainfall
- iii) High Temperature
- iv) High Wind Speed
 - **6. RISK PERIOD**: Risk period commences from 1st January, 2011 and will be in force till 31st May, 2012. The table containing the coverage periods at different phases is given here:

Table-1: Coverage details:

		Period: From to
S.No	Name of the cover	
		1 st January, 2012 to 30 th April,
1	High Relative Humidity	2012
		1 st February, 2012 to 31 st May,
2	Excess Rainfall	2012
3	High Temperature	1 st March, 2012 to 31 st May, 2012 1 st February, 2012 to 31 st May,
		1 st February, 2012 to 31 st May,
4	High Wind Speed	2012

7. RISK ACCEPTANCE PERIOD:

From the date of notification till 31st December, 2011

8. SEASONALITY DISCIPLINE: Seasonality Discipline and the broad cut-off dates are indicated below:

Table-2:

SL	ACTIVITY	For Loanee Farmers	For Non-loanee
No.			Farmers
1	Cut off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit from 01- 07-2011 till 31 st January, 2012	Submission of Proposals on or before 31 st January, 2012
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 29 th February, 2012	On or before 15 th February, 2012
3	Insurance Intermediaries/Micro AIC of India Ltd.,	Insurance Agents to	On or before 15 th February, 2012

9. COVERAGE PROCEDURE:

- (a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).
- (b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (FIs) at the grass-root level; Dept. of Horticulture/Agriculture, the Insurance Intermediaries, Micro Insurance Agents and Authorised Representative of AIC.
- (c) Nodal Bank Branches shall be paid by AIC a service charge of 5% on the actual premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.
- (d) Operational Modalities to the Financial Institutions are annexed here(annexure XIII)

10. SUM INSURED:

Rs.1,00,000/- per hectare of Banana Plantations

Loanee Applicant Cultivator's: `<u>Area under cultivation</u>' for the Notified Plantation as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectare i.e., Rs.1,00,000/-.

Non-Loanee Cultivators: The Cultivators shall declare the `area under cultivation' for each Notified Plantation in the Insurance Proposal Form.

11. PREMIUM RATE, SUBSIDY AND REMITTENCE OF PREMIUM:

A ready reckoner of Premium sharing, subsidy portion and farmer's Contribution is presented in the table. The farmer's contribution is exactly 50% of the total premium i.e.**6**% of Sum insured. The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on 50:50 basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the full premium.

The premium shall be remitted through Demand Draft favoring "AIC of India, A/c no.008010200023922 payable at **Hyderabad**". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

TABLE SHOWING THE PREMIUM SHARING FOR BANANA PLANTATIONS								
S.I per hectare	Actuarial Premium	Premium	Premium from from State Govt of		Farmers Cor	ntribution Rs./-		
Rs./-	Rate	um Rs/- State Govt. of	Per Acre	Per Hectare				
1,00,000	11.50%	11,500	2,875	2,875	2,300	5,750		

12. COMPENSATION PAY-OUT: Payout computation would be based on the notified weather parameters and the details of triggers are specified in the term sheets as shown in item 17. Maximum payout will be limited to Sum Insured.

TRIGGER WEATHER: Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of Banana in different mandals of Vijayanagaram, East Godavari and Kadapa Districts. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith (Annexure I.a to I.i, II.a to II.g & III.a to III.g)

13. **SUBMISSION & STORING OF WEATHER DATA**: Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Disaster Mitigation Society of planning dept. of Govt. of Andhra Pradesh to AIC on day to day basis for the insured period i.e., from 1st December, 2011 to 31st May, 2012.

REFERENCE WEATHER STATION: This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which payouts are processed.

BACK-UP WEATHER STATION: It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current season is unavailable/defective for any reason. Names of both Reference and Back-up Weather Stations are detailed in annexure.

14. PAY-OUT DISBURSEMENT:

- (a) Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.
- (b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Payouts would be automatically computed by AIC on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank Account.

15. ADMINISTRATION OF THE SCHEME:

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

16. PUBLICITY & AWARENESS:

Dept. of Horticulture/Agriculture would take up wide publicity and awareness camps in coordination with AIC to popularise the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

17. TERM SHEET:

The term sheets contain the details of triggers for Excess Rainfall, Relative Humidity, Temperature and Wind speed wherever applicable.

18. LIMITATIONS & DISCLAIMERS:

- (a) The Scheme is NOT a Yield Guarantee Scheme, and is based on "Area Approach" as opposed to "Individual Approach" - whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:
- (b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/ personal statement/ declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

Enclosures:

- 1. Annexure I.a to I.i -- Termsheet for Vijayanagaram District
- 2. Annexure II.a to II.g -- Termsheet for East Godavari District
- Annexure III.a to III.g Termsheet for Kadapa Dist.
- -- Notified RUAs & List of AWS/BWS in Vizianagaram Dist. 4. Annexure IV
- 5. Annexure V -- Notified RUAs & List of AWS/BWS in East Godavari Dist.
- 6. Annexure VI -- Notified RUAs & List of AWS/BWS in Kadapa Dist.
- -- WBCIS Proposal Form 7. Annexure VII
- 8. Annexure VIII -- WBCIS Declaration Form (Loanee)
- 9. Annexure IX -- WBCIS Declaration Form (Non-loanee)
- -- WBCIS Declaration Form (Insurance Intermediary) 10. Annexure X
- -- Proforma of List of Cultivators Loanee Farmers 11. Annexure XI
- 12. Annexure XII -- Proforma of List of Cultivators - Non-loanee Farmers
- -- WBCIS Guidelines for Bankers 13. Annexure XIII

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA
State: ANDHRA PRADESH
District: VIZIANAGARAM

Reference Weather Station:

Mandal: Gajapatinagaram, Mentada

Backup Weather Station:

UNIT:

HECTARE

Annexure I.a

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

As per Notification

Cover Definition: Daily Average Relative Humidity > 80 % For 4 6 8 Consecutive days

Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

 Trigger Rainfall (>)
 35
 45
 55
 65
 75
 85

 Payout (Rs.)
 5000
 10000
 15000
 20000
 25000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > 42 °C For 3 5 7 Con

 Daily Maximum Temperature >
 42
 °C For
 3
 5
 7
 Consecutive days

 Payout (Rs)
 10000
 20000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-12 to 31-May-12

Index: Daily Maximum windspeed during cover period.

	Daily Max Wind Trigger(Km/Hour)					Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA
State: ANDHRA PRADESH
District: VIZIANAGARAM

Mandal: Gantyada, Pusapatirega

Reference Weather Station: As per Notification Mandai: Gantyada, Pusapatirega

Backup Weather Station:

HECTARE

Annexure I.b

UNIT:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > 80 % For 4 6 8 Consecutive days

Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

 Trigger Rainfall (>)
 35
 45
 55
 65
 75
 85

 Payout (Rs.)
 5000
 10000
 15000
 20000
 25000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

 Daily Maximum Temperature >
 42
 °C For
 3
 5
 7
 Consecutive days

 Payout (Rs)
 10000
 20000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-12 to 31-May-12

Index: Daily Maximum windspeed during cover period.

Cover Definition:

	Daily Max Wind Trigger(Km/Hour)					Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA
State: ANDHRA PRADESH
District: VIZIANAGARAM

Reference Weather Station:

ARAM Mandal: Garugubilli, Komarada

Backup Weather Station:

HECTARE

Annexure I.c

UNIT:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

As per Notification

Cover Definition: Daily Average Relative Humidity > 80 % For 4 6 8 Consecutive days

Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

 Trigger Rainfall (>)
 35
 45
 55
 65
 75
 85

 Payout (Rs.)
 5000
 10000
 15000
 20000
 25000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > 42 °C For 3 5 7 Consecutive days
Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-12 to 31-May-12

Index: Daily Maximum windspeed during cover period.

	Daily Max Wind Trigger(Km/Hour)					Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA **ANDHRA PRADESH** State: District: VIZIANAGARAM Reference Weather Station:

HECTARE Annexure I.d

UNIT:

Mandal: **JIYYAMMAVALASA**

Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period. 30-Apr-12

Cover Period: to

As per Notification

Cover Definition: Daily Average Relative Humidity > 80 % For 8 Consecutive days

Payout (Rs) 10000 20000 5000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 31-May-12 1-Feb-12 to

Consecutive days' rainfall (mm) during cover period Index: Sum of

> Trigger Rainfall (>) 35 75 85 Payout (Rs.) 5000 10000 15000 20000 25000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 31-May-12 to Cover Definition:

Daily Maximum Temperature > °C For Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 31-May-12

Daily Maximum windspeed during cover period. Index:

	Daily Max Wind Trigger(Km/Hour)				Payout (In	
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

20000 MAX PAYOUT (Rs.)

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

BANANA Crop: **ANDHRA PRADESH** State: District: VIZIANAGARAM Reference Weather Station: As per Notification

UNIT: **HECTARE**

Annexure I.e Mandal: **KURUPAM Backup Weather Station:**

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:

to 30-Apr-12 Daily Average Relative Humidity > 80 % For

Cover Definition: Payout (Rs)

8 Consecutive days 10000 20000 5000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. Cover Period:

31-May-12 1-Feb-12 to

Index: Sum of Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>) 35 75 85 Payout (Rs.) 5000 10000 15000 20000 25000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period:

1-Mar-12 31-May-12 to

Cover Definition:

Daily Maximum Temperature > °C For Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 31-May-12

Daily Maximum windspeed during cover period. Index:

	Daily Max Wind Trigger(Km/Hour)				Payout (In	
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA
State: ANDHRA PRADESH
District: VIZIANAGARAM

Mandal: Makkuva, Seethanagaram

Backup Weather Station:

HECTARE

Annexure I.f

UNIT:

Reference Weather Station: As per Notification

Cover Period:

Cover Definition:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > 80 % For 4 6 8 Consecutive days

Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

 Trigger Rainfall (>)
 35
 45
 55
 65
 75
 85

 Payout (Rs.)
 5000
 10000
 15000
 20000
 25000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

 Daily Maximum Temperature >
 42
 °C For
 3
 5
 7
 Consecutive days

 Payout (Rs)
 10000
 20000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-12 to 31-May-12

Index: Daily Maximum windspeed during cover period.

	Daily Max Wind Trigger(Km/Hour)					Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA
State: ANDHRA PRADESH
District: VIZIANAGARAM
Reference Weather Station: As per Notification

UNIT: HECTARE
Annexure I.g

Mandal: PACHIPENTA Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > 80 % For 4 6 8 Consecutive days

Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

 Trigger Rainfall (>)
 35
 45
 55
 65
 75
 85

 Payout (Rs.)
 5000
 10000
 15000
 20000
 25000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

 Daily Maximum Temperature >
 42
 °C For
 3
 5
 7
 Consecutive days

 Payout (Rs)
 10000
 20000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-12 to 31-May-12

Index: Daily Maximum windspeed during cover period.

Cover Definition:

		Daily Max Wind Trigger(Km/Hour)				Payout (In
Wind	Months	February	March	April	May	Rs)
Speed(Km/Hour)	Trigger1(>)	45	55	55	40	5000
	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

BANANA Crop: **ANDHRA PRADESH** State: District: VIZIANAGARAM Reference Weather Station: As per Notification

UNIT: **HECTARE**

30000

Annexure I.h Mandal: S. KOTA **Backup Weather Station:**

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period. to 30-Apr-12

Cover Period:

Cover Definition: Daily Average Relative Humidity > 80 % For 8 Consecutive days

Payout (Rs) 10000 20000 5000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 31-May-12 1-Feb-12 to

Consecutive days' rainfall (mm) during cover period Index: Sum of

> Trigger Rainfall (>) 85 Payout (Rs.) 5000 10000 15000 20000 25000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 31-May-12 to Daily Maximum Temperature > Cover Definition: °C For Consecutive days

Payout (Rs) 10000 20000

MAX PAYOUT (Rs.) 30000 Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 31-May-12

Daily Maximum windspeed during cover period. Index:

		Daily Max Wind Trigger(Km/Hour)				Payout (In
Wind	Months	February	March	April	May	Rs)
Speed(Km/Hour)	Trigger1(>)	45	55	55	40	5000
	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

BANANA Crop: **ANDHRA PRADESH** State:

Cover Period:

VIZIANAGARAM Mandal: Saluru, Bobbili

District: Reference Weather Station: As per Notification

Backup Weather Station:

HECTARE

Annexure I.i

UNIT:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > 80 % For 8 Consecutive days

Payout (Rs) 10000 20000 5000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

31-May-12 1-Feb-12 to

Consecutive days' rainfall (mm) during cover period Index: Sum of

> Trigger Rainfall (>) 30 70 Payout (Rs.) 5000 10000 15000 20000 25000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 31-May-12 to

Daily Maximum Temperature > Cover Definition: °C For Consecutive days Payout (Rs) 10000 20000 30000

> MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 31-May-12

Daily Maximum windspeed during cover period. Index:

	Daily Max Wind Trigger(Km/Hour)				Payout (In	
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA Annexure II.a UNIT: HECTARE

State: ANDHRA PRADESH

District: EAST GODAVARI Mandal: Ainavalli, Miummidivaram, Kothapeta

Reference Weather Station: As per Notification Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > 80 % For 4 6 8 Consecutive days

Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

 Trigger Rainfall (>)
 35
 45
 55
 65
 75
 85

 Payout (Rs.)
 5000
 10000
 15000
 20000
 25000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > 42 °C For 4 6 8 Consecutive days

Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-12 to 31-May-12

Index: Daily Maximum windspeed during cover period.

	Daily Max Wind Trigger(Km/Hour)				Payout (In	
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA Annexure II.b UNIT: HECTARE

State: ANDHRA PRADESH

District: EAST GODAVARI Mandal: Amalapuram, Allavaram

Reference Weather Station: As per Notification Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > 80 % For 4 6 8 Consecutive days

Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

 Trigger Rainfall (>)
 35
 45
 55
 65
 75
 85

 Payout (Rs.)
 5000
 10000
 15000
 20000
 25000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > 42 °C For 4 6 8 Consecutive days
Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-12 to 31-May-12

Index: Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)				Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA Annexure II.c UNIT: **HECTARE**

ANDHRA PRADESH State:

District: **EAST GODAVARI** Mandal: Ambajipeta

Reference Weather Station: **Backup Weather Station:** As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > 80 % For 8 Consecutive days

Payout (Rs) 10000 20000 5000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 31-May-12 1-Feb-12 to Index: Sum of

Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>) 35 75 85 Payout (Rs.) 5000 10000 15000 20000 25000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 31-May-12 to

Daily Maximum Temperature > Cover Definition: °C For Consecutive days Payout (Rs) 10000 20000 30000

> MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 31-May-12

Daily Maximum windspeed during cover period. Index:

	Daily Max Wind Trigger(Km/Hour)					Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA Annexure II.d UNIT: HECTARE

State: ANDHRA PRADESH

District: EAST GODAVARI Mandal: Atreyapuram, Alamauru, Ravulapalem, Kadiam

Reference Weather Station: As per Notification Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > 80 % For 4 6 8 Consecutive days

Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

 Trigger Rainfall (>)
 35
 45
 55
 65
 75
 85

 Payout (Rs.)
 5000
 10000
 15000
 20000
 25000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > 42 °C For 4 6 8 Consecutive days

Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-12 to 31-May-12

Index: Daily Maximum windspeed during cover period.

	Daily Max Wind Trigger(Km/Hour)					Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA Annexure II.e UNIT: HECTARE
State: ANDHRA PRADESH Mandal: Kothapalli, Pithapuram, Prathipadu, Eleswaram, Kirlampudi, Jaggampeta,

District: EAST GODAVARI Gandepalli, Thondangi, Sankavaram, Tuni

Reference Weather Station: As per Notification Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > 80 % For 4 6 8 Consecutive days

Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

 Trigger Rainfall (>)
 45
 55
 65
 75
 85
 95

 Payout (Rs.)
 5000
 10000
 15000
 20000
 25000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > 42 °C For 4 6 8

 Daily Maximum Temperature >
 42
 °C For
 4
 6
 8
 Consecutive days

 Payout (Rs)
 10000
 20000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-12 to 31-May-12

Index: Daily Maximum windspeed during cover period.

	Daily Max Wind Trigger(Km/Hour)					Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA Annexure II.f UNIT: HECTARE

State: ANDHRA PRADESH

District: EAST GODAVARI Mandal: Ravulapalem

Reference Weather Station: As per Notification Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > 80 % For 4 6 8 Consecutive days

Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

 Trigger Rainfall (>)
 35
 45
 55
 65
 75
 85

 Payout (Rs.)
 5000
 10000
 15000
 20000
 25000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > 42 °C For 4 6 8

 Daily Maximum Temperature >
 42
 °C For
 4
 6
 8
 Consecutive days

 Payout (Rs)
 10000
 20000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-12 to 31-May-12

Index: Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)				Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA Annexure II.g UNIT: HECTARE

State: ANDHRA PRADESH

District: EAST GODAVARI Mandal: Razole, Mamidikuduru, Allavaram

Reference Weather Station: As per Notification Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > 80 % For 4 6 8 Consecutive days

Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

 Trigger Rainfall (>)
 40
 50
 60
 70
 80
 90

 Payout (Rs.)
 5000
 10000
 15000
 20000
 25000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > 42 °C For 4 6 8 Consecutive days

Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-12 to 31-May-12

Index: Daily Maximum windspeed during cover period.

	Daily Max Wind Trigger(Km/Hour)					Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA **ANDHRA PRADESH** State: CUDDAPAH District:

Reference Weather Station: As per Notification Mandal: Chitvel, Pullampeta

Annexure III.a **Backup Weather Station:**

HECTARE

UNIT:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > 75 % For 8 Consecutive days

Payout (Rs) 10000 20000 5000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period. Objective:

Cover Period: 1-Feb-12 to Index:

Sum of Consecutive days' rainfall (mm) during cover period

> Trigger Rainfall (>) 65 25 75 Payout (Rs.) 5000 10000 15000 20000 25000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 31-May-12 to Daily Maximum Temperature > Cover Definition: °C For Consecutive days 30000

Payout (Rs) 10000 20000

MAX PAYOUT (Rs.) 30000 Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 31-May-12

Daily Maximum windspeed during cover period. Index:

		Daily Max Wind Trigger(Km/Hour)				Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

20000 MAX PAYOUT (Rs.)

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA
State: ANDHRA PRADESH
District: CUDDAPAH
Reference Weather Station: As per Notification

Annexure III.b

Mandal: KODUR

Backup Weather Station:

HECTARE

UNIT:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: Cover Definition: 1-Jan-12 to 30-Apr-12
Daily Average Relative Humidity > 75 % For

 Daily Average Relative Humidity >
 75
 % For
 4
 6
 8
 Consecutive days

 Payout (Rs)
 5000
 10000
 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

 Trigger Rainfall (>)
 30
 40
 50
 60
 70
 80

 Payout (Rs.)
 5000
 10000
 15000
 20000
 25000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period:

1-Mar-12 to 31-May-12

Cover Definition: Daily Maxin

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-12 to 31-May-12

Index: Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)				Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA
State: ANDHRA PRADESH
District: CUDDAPAH
Reference Weather Station: As per Notification

UNIT: HECTARE
Annexure III.c
Mandal: LINGALA
Backup Weather Station:

Consecutive days

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: Cover Definition: 1-Jan-12 to 30-Apr-12
Daily Average Relative Humidity > 75 % For

 Daily Average Relative Humidity >
 75
 % For
 4
 6
 8

 Payout (Rs)
 5000
 10000
 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

 Trigger Rainfall (>)
 30
 40
 50
 60
 70
 80

 Payout (Rs.)
 5000
 10000
 15000
 20000
 25000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

 Cover Definition:
 Daily Maximum Temperature >
 43
 °C For
 4
 6
 8
 Consecutive days

 Payout (Rs)
 10000
 20000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-12 to 31-May-12

Index: Daily Maximum windspeed during cover period.

	Daily Max Wind Trigger(Km/Hour)					Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA
State: ANDHRA PRADESH
District: CUDDAPAH
Reference Weather Station: As per Notification

UNIT: HECTARE
Annexure III.d
Mandal: OBULAVARI
Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: Cover Definition: 1-Jan-12 to 30-Apr-12

nition: Daily Average Relative Humidity > 75 % For Payout (Rs)

4 6 8 Consecutive days 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

 Trigger Rainfall (>)
 25
 35
 45
 55
 65
 75

 Payout (Rs.)
 5000
 10000
 15000
 20000
 25000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period:

1-Mar-12 to 31-May-12

Cover Definition:

 Daily Maximum Temperature >
 43
 **CFor
 4
 6
 8
 Consecutive days

 Payout (Rs)
 10000
 20000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-12 to 31-May-12

Index: Daily Maximum windspeed during cover period.

	Daily Max Wind Trigger(Km/Hour)				Payout (In	
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA
State: ANDHRA PRADESH
District: CUDDAPAH
Reference Weather Station: As per Notification

UNIT: HECTARE
Annexure III.e
Mandal: RAJAMPET
Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:
Cover Definition:
Daily Aver

1-Jan-12 to 30-Apr-12

Daily Average Relative Humidity > 75 % For 4

 Daily Average Relative Humidity >
 75
 % For
 4
 6
 8
 Consecutive days

 Payout (Rs)
 5000
 10000
 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

 Trigger Rainfall (>)
 30
 40
 50
 60
 70
 80

 Payout (Rs.)
 5000
 10000
 15000
 20000
 25000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12
Cover Definition: Daily Maximum Temperature > 43 °CFor

 Daily Maximum Temperature >
 43
 °C For
 4
 6
 8
 Consecutive days

 Payout (Rs)
 10000
 20000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-12 to 31-May-12

Index: Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)				Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA
State: ANDHRA PRADESH
District: CUDDAPAH

District: CUDDAPAH
Reference Weather Station: As per Notification

Mandal: Simhadripuram, Pulivendula, Duvvur

Annexure III.f

Backup Weather Station:

HECTARE

UNIT:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > 75 % For 4 6 8 Consecutive days

Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

 Trigger Rainfall (>)
 30
 40
 50
 60
 70
 80

 Payout (Rs.)
 5000
 10000
 15000
 20000
 25000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > 43 °C For 4 6 8 Consecutive days

Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-12 to 31-May-12

Index: Daily Maximum windspeed during cover period.

		Daily Max	Payout (In			
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	45	55	55	40	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: BANANA **ANDHRA PRADESH** State:

CUDDAPAH

Mandals: Vempalle, C K Dinne, Pendlimarri, Vemula, Sidhout

District: Reference Weather Station:

As per Notification

Annexure III.g **Backup Weather Station:**

85

30000

HECTARE

UNIT:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: Cover Definition: 1-Jan-12 to 30-Apr-12

Daily Average Relative Humidity > 75 % For 8 Consecutive days Payout (Rs) 10000 20000 5000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: Cover Period: To provide cover against excess rainfall during cover period.

1-Feb-12 to

Index:

Sum of

Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>) Payout (Rs.)

35 75 5000 10000 15000 20000 25000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective:

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period:

1-Mar-12 31-May-12 to

Cover Definition:

Daily Maximum Temperature > °C For onsecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective :

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period :

1-Feb-12 31-May-12

Index:

Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour) Payout					
Wind	Months	February	March	April	May	Rs)	
	Trigger1(>)	45	55	55	40	5000	
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000	
(Multiple Event)	Trigger3(>)	70	75	75	65	20000	

20000 MAX PAYOUT (Rs.)

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Banana Plantations in **Vizianagaram** District, Rabi 2011-'12 - List of RUA - RWS - BWS

Notified Reference Unit Ar	ea Location of RWS of APSDMS	Location of BWS of APSDMS
1 Bobbili	Bobbili	Seethanagaram
2 Gajapathinagaram	Gajapathinagaram	Mentada
3 Gantyada	Gantyada	Gajapathinagaram
4 Garugubilli	Garugubilli	Komarada
5 Jiyyammavalasa	Jiyyammavalasa	Garugubilli
6 Komarada	Komarada	Kurupam
7 Kurupam	Kurupam	Jiyyammavalasa
8 Makkuva	Makkuva	Seetanagaram
9 Mentada	Mentada	Pachipenta
10 Pachipenta	Pachipenta	Saluru
11 Pusapatirega	Pusapatirega	Gantyada
12 S. Kota	S. Kota	Gantyada
13 Saluru	Saluru	Makkuva
14 Seetanagaram	Seetanagaram	Garugubilli

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Banana Plantations in **East Godavari** District, Rabi 2011-'12 - List of RUA - RWS - BWS

Pilot W	/BCIS for Banana Plantations in East Goda	vari District, Rabi 2011-'12 - I	List of RUA - RWS - BWS
S.No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	Alamuru	Alamuru	Ravulapalem
2	Allavaram	Allavaram	Amalapuram
3	Amalapuram	Amalapuram	Inavilli
4	Ambajipeta	Ambajipeta	Inavilli
5	Atreyapuram	Atreyapuram	Alamuru
6	Eleswaram	Eleswaram	Prathipadu
7	Gandepalli	Gandepalli	Pithapuram
8	Inavilli	Inavilli	Mummidivaram
9	Jaggampeta	Jaggampeta	Kirlampudi
10	Kadiam	Kadiam	Alamuru
11	Kapileswram	Kapileswram	Alamuru
12	Kirlampudi	Kirlampudi	Prathipadu
13	Kothapalli	Kothapalli	Pithapuram
14	Kothapeta	Kothapeta	P Gannavaram
15	Mamidikuduru	Mamidikuduru	Allavaram
16	Mummidivaram	Mummidivaram	Kothapeta
17	P Gannavaram	P Gannavaram	Ambajipeta
18	Pithapuram	Pithapuram	Prathipadu
19	Prathipadu	Prathipadu	Eleswaram
20	Ravulapalem	Ravulapalem	Atreyapuram
21	Razole	Razole	Mamidikuduru
22	Sankavaram	Sankavaram	Thondangi
23	Thondangi	Thondangi	Kothapalli
24	Tuni	Tuni	Thondangi

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Banana Plantations in **Kadapa** District, Rabi 2011-'12 - List of RUA - RWS - BWS

Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
⁴ C K Dinne	C K Dinne	Pendlimarri
1 Chitvel	Chitvel	Rajampet
6 Duvvur	Duvvur	Rajupalem
² Kodur	Kodur	Obulavaripalle
3 Lingala	Lingala	Simhadripuram
Obulavaripalle	Obulavaripalle	Pullampet
⁵ Pendlimarri	Pendlimarri	Vempalle
⁷ Pulivendula	Pulivendula	Vemula
Pullampet	Pullampet	Chitvel
Rajampet	Rajampet	Pullampet
9 Sidhout	Sidhout	C K Dinne
13 Simhadripuram	Simhadripuram	Pulivendula
14 Vempalle	Vempalle	Vemula
8 Vemula	Vemula	Simhadripuram

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

FORM: WBCIS-PF-01

Annexure VII

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

WEATHER BASED CROP INSURANCE SCHEME

('Micro Insurance Product')

Insurance Proposal Form Reference District Weather Station State Mandal Crop Season Year (RWS)

1. Details of Cultivator: Name: Name of Father/Husband: Address Bank Name: for Communication, Account No.: with contact Phone No. Bank Branch & Address 2. Details of Cropped Area proposed for Insurance: Reference Unit Area Land Identification Extent in Nature of ownership (RUA) Village Number Hectares (Owner/ Tenant/Share Cropper) (Survey / Khasra Nos.) I hereby declare that the provisions of the Weather Based Crop Insurance Scheme & the Product structure therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other Weather Based Crop Insurance Scheme or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date:	Signature of Cultivator / Proposer
	(For use by the Bank / PACS / Insurance Intermediary)

Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Farmer's Share) (Rs.)

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

- 1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

FORM: WBCIS-PF-01

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

Annexure VII Contd.....

GUIDELINES FOR COMPLETION OF THE FORM

- 1. Separate proposal forms to be submitted for each crop.
- 2. Please complete the Proposal Form in all respects.
- 3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
- 4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
- 5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

FORM: WBCIS-LC-2 Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)

FROM:	TO:
LIKOWI.	10.

						Annexure VI
	(Address of Nodal I Number)	Bank with Conta	et	(Address of Agriculture Insur Limited (AIC))	rance Company of	India
cultivators of our Noo 2. It is ce i) Al the me ii) Al by	the provisions of swith respect to the dal Bank for the Secretified on behalf of the legisle Loan Age respective insurant and the Government of the Governme	he Loanee Appleason of this office a oplicants / Kisable crops for chedule' below regard to covor findia / States	as nd the bank than Credit Carrespective so are included erage under ate Governments.	san Credit Card per the schedule branches/PACSs rd Holders who eason intended d, and Weather Based ent / Agricultur	Holders under below. under our juris have sanctioned to be grown du	diction, that d credit limit for uring the season
Dated at _			this	day of		
	the Nodal Bank's ad Signatory:		<u>SCH</u>	Of Aut <u>EDULE</u>	Signature an horized Nodal	
Declaration	No. allotted by Bank:			NODAL BANK	CODE:	
	Season					
)istrict:		Reference Un (as per Notifie	it Area: cation)		R W Statio	on: tification)
Sum Insur	red per Hectare for No	tified Crop:			able Net Premium R	
Cate	gory of Cultivators	No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
	Small/Marginal Cultivators					
2	Other Cultivators					
TOT	AL					
DD / Chequ	ue No:	DD / Cheq	ue Date:	DD /	/ Cheque Amount	:
	ТО ВЕ (COMPLETED BY A	AGRICULTURE I	NSURANCE COMPA	NY OF INDIA LTD.	(AIC)
CERTIF	ICATE NUMBE	R				
RECEIP				─ ATE RECEIVI	en -	
XECTIP	1 110,		⊅.	AIL RECEIVI	ענט	

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

- 1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
- 3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
- 4. All Code particulars (boxes) shall be filled up by AIC.
- 5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- 6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
- 7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
- 8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The Bank branches/PACSs shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme (WBCIS)

FORM: WBCIS-NLC-3 **Declaration Form (NON-LOANEE)**

Annexure IX

	FROM	[:		TO:			
	(Address of Nodal Number)	Bank with Conta	ict	(Address of Agriculture Insurance Company of India Limited (AIC))			
declare the of our Noccut-off data 2. It is consisted in the consistency of the consisten	the provisions of aggregate Sum dal Bank who sulte, as per the scheetified on behalf I the eligible Insection Weather Based guidelines with VBCIS) issued by ompany of India I	Insured with a comitted the installed below. of this office a urance Proposed Crop Insural hard to y the Governmental. (AIC) which is a sure of the company	respect to the surance proposed and the bank by sals submitted ance Scheme (Vacoverage und ment of India ch are in force	Non Loanee Curals for the Season canches/PACSs for coverage by WBCIS) are included when the Barbard of State Govern have been followed.	under our jurisd y the Non Load uded in the Dec ased Crop Insument / Agriculture	the jurisdiction within the liction, that nee Cultivators claration, and urance Scheme lture Insurance	
Dated at _			this	day of			
	he Nodal Bank's d Signatory : on :		<u>SCHE</u>	_	ture and Seal horized Nodal I	Bank Official	
Declaration	No. allotted by Bank:			NODAL BANK	CODE:		
State:	Seasoi	1:	Year:	C	rop:		
District:		Reference Un (as per Notifi	nit Area: ication)		R W Station: _ (as per Notific		
Sum Insured	for insured Crop per	Hectare:			e Net Premium Rate er adjusting Subsid		
Catego	ory of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)	
	ıll/Marginal iivators						
2 Oth	er Cultivators						
TOTA	AL						
DD / Chequ	ie No:	DD / Cheq	ue Date:	DD /	Cheque Amount:		
•							
			AGRICULTURE IN	ISURANCE COMPAI	NY OF INDIA LTD. (A	AIC)	
CERTIF	ICATE NUMBE	CR					
RECEIP	г NO.		DA	TE RECEIVE	D		

NOTE: 1) All code boxes shall be filled up by AIC; 2) Guidelines for filling up Declarations are given overleaf.

Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (Non Loanee)

Annexure IX. Contd...

- 1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
- 3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
- 4. All Code particulars (boxes) shall be filled up by AIC.
- 5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- 6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
- 7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
- 8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

FORM: MM- NLC II-4

Weather Based Crop In	surance Schen	ne - Declaratio	n Form (NON-L	FORM: MM OANEE) - Insu	rance Intermediary			
FROI	M:		TO:		Annexure X			
(Address of Insur Contact Number)	ance Intermediary	with	Agriculture Insurance Company of India Limited (AIC), 8 th Floor, United India Towers, Basheerbagh, HYDERABAD – 500 029					
Under the provisions of the aggregate Sum Insu Proposals for the Sease and details given in and It is certified on behalf i) All the eligible In under WBCIS are ii) All guidelines with Company of India	red with respector nexed Listing Strong fine insurance surance Proposition included in this of the regard to the strong fine included in the	et to the Non L within the heet: ee intermediary sals submitted Declaration, coverage under	oanee Cultivato e cut-off date, a y, that for coverage b and er WBCIS issu	rs who submitte s per the schedu y the Non Loar and by Agricul	d the Insurance le given below nee Cultivators ture Insurance			
ated at		this	day of					
uthorized Signatory : esignation :		SCHE	Signature an of Authorise of the Insura		y			
eclaration No. allotted by Insu	rance Intermediary		II's CO	DDE:				
tate: Seas	on:	Year:	Crop:					
istrict:	Reference Ur (as per Notifi			R W Statio				
Sum Insured for insured Crop	per Hectare :			le Net Premium Rat er adjusting Subsid				
Category of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)			
1 Small/Marginal Cultivators								
2 Other Cultivators								
TOTAL								
DD / Cheque No:	DD/	Cheque Date:		DD / Cheque Amo	ount:			

NOTE: 1) All code boxes shall be filled up by AIC;

CERTIFICATE NUMBER

RECEIPT NO.

2) Consolidated Declaration is accompanied by the individual proposals;

TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)

DATE RECEIVED

3) Guidelines for filling up Declarations are given overleaf.

Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

- 1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
- 3. All code particulars (boxes) shall be filled up by AIC.
- 4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
- 5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within 72 hours from the receipt of the Insurance Proposals under WBCIS.
- 6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
- 7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
- 8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.

9. Specific guidelines for filling in the Schedule:

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under WBCIS must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined 'Sum Insured per hectare' applicable for the crop, as per the Guidelines of the Scheme.
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

	AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2011-12 FOR BANANA PLANTATIONS - LIST OF CULTIVATORS											
List to be enclosed with the relevant declaration form along with DD Cron: Name of the Bank & Branch:										Annexure XI		
Crop	O: Name of the Cultivator, Father's Name	Address	Owner/Tenent S	Dalik & D	Survey Extent of area		S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium	Bank Account Details		
S.No										Farmer's Bank Account	Bank & Branch	
1												
2												
3												
4												
5												
6												
7												
8												
9				Authorised Signatory:								
Plac	e:	Date:										

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2011-12 FOR BANA ist to be enclosed with the relevant declaration form along with DD										Annexure XII		
Crop:	BANANA	Name of the E	Name of the Bank & Branch/Office of JDA/Broker:					NON LOANEE FARMERS				
S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenent Farmer					Farmer's share	Bank Account Details			
					Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	of Premium	Farmer's Bank Account	Bank & Branch	
1												
2												
3												
4												
4												
5												
6												
7												
8												
9												
				Authorised Signatory:								
Place:	:	Date:										



Agriculture Insurance Company of India Limited

Regional office, 8Th Floor, United India Towers, Basheerbagh ,Hyderabad – 500 029 Telefax: 23242363 Phone : 23242594, 23240235

WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS Rabi, 2011-'12 in respect of Banana Plantations in Vijayanagaram, East Godavari and Kadapa dists.

- 1. Weather Based Crop Insurance Scheme for Rabi 2011-12 season for **Banana Plantations** in Vizianagaram, East Godavari and Kadapa districts. The Loanee farmers would be covered under the Pilot WBCIS on Compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-loanee farmers.
- 2. Non-loanee farmers interested in the pilot WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
- 3. The sum insured is pre-defined & fixed i.e., Rs.1,00,000/- per hectare

4. The criteria for covering Loanee Farmers:

- a) All those farmers eligible for availing loans from 1st July, 2011 to 31st December,2011 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. All the KCC and Crop OD A/Cs where the sanctions are valid for three years shall be covered. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.
- b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., Rs.1,00,000/- per hectare (Rs.40,000/- per acre). 'Area under cultivation' for the notified crop as already declared by Loanee Farmer in the loan application form for the purpose of fixing his/her 'Maximum Borrowing Limit' (MBL) by the Lending Financial Institution, multiplied by the stipulated sum insured per acre will be the actual sum insured to be treated for payment of premium

c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/disbursed as on the cut-off date prescribed for the purpose i.e., 31th December, 2011 shall be insured under the pilot WBCIS.

Illustration

For ready reference, an illustration is given hereunder to workout the Sum insured and Calculate the Premium since the procedure of coverage in respect of Loanee farmers is different from that of NAIS

Example: 1

If a farmer owns and cultivates 1hec (2.5 acres) Mango Plantations in any of the mandals of the districts of Vizianagaram, East Godavari and Kadapa districts, the coverage shall be based on the sanction of Crop production loan.

```
1hec* Rs.1,00,000/- (predefined sum insured)= Rs.1,00,000/-
Premium rate =6%
So Premium to be remitted=1,00,000*6%= Rs.6,000/- (Rounded off)
   Premium to beremitted per acre= Rs.2,400/- (Rounded off)
```

- 5. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rainguage Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
- 6. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid 5% of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
- 7. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.